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Choices Today, Options Tomorrow: Seniors Housing for the 90's

Conference Proceedings

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BRITISH COLUMBIA HOUSING MANAGEMENT COMMISSION

Choices Today, Options Tomorrow: Seniors Housing for the 90's

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Introduction

During the 25-year period from 1986 to 2011, the number of Canadians age 65 and over will almost double. By the year 2011, there will be just under five million Canadian seniors and by 2045 one in every five Canadians will be a senior citizen.

These numbers are already influencing social and political issues. Special gerontology programs and educational self-help initiatives are being pioneered across the country. No Canadian city is without seniors' apartments or institutional care facilities. In the future, seniors will play a dynamic role as voters, and organizations devoted to their welfare and quality of life will continue to have high visibility and priority.

Action to address the special circumstances facing seniors will continue to hold an important place in municipal, provincial/territorial, and federal social priorities. At the same time, however, the need for deficit reduction is increasingly limiting spending by governments, and groups such as single-parent families and people with disabilities are, in a sense, competing with seniors for housing. Society must become ever more innovative in the distribution of limited economic resources.

Experience has shown that, in the past, not enough attention has been paid to the importance of tailoring local housing and support service options to the needs of Canada's seniors, wherever they live. A successful housing strategy can be developed only through consulting with local seniors, introducing innovative ideas, and learning from national and international experience in seniors' housing.

In October 1988, Canada Mortgage and Housing Corporation (CMHC) sponsored a national conference, entitled "Options: Housing for Older Canadians," in Halifax, Nova Scotia. Out of this meeting came a recognition of the need for further discussion and information-sharing at the provincial/territorial level. Following the conference, the Housing Conference Committee determined that CMHC, in co-operation with provincial and territorial housing agencies, would sponsor conferences in each province and territory, focusing on the housing needs of the growing seniors population.

"Choices Today, Options Tomorrow: Seniors' Housing in the 90s" was held in Vancouver from June 25 through 27, 1990. Aimed at those interested in seniors' housing in British Columbia now and in the future, the conference was sponsored and organized by CMHC and British Columbia Housing Management Commission (BCHMC). The Seniors Secretariat of Health and Welfare Canada provided additional financial support for travel and accommodation, to facilitate the attendance of seniors. The B.C. Ministry of Health and the Minister Responsible for Seniors provided funding for a dinner banquet.

It was the energy, interest, and commitment of the local Program Committee, however, that gave the conference its substance and style. Working together for almost a year, the members of the committee included representatives from seniors' groups, non-profit organizations, all levels of government, the housing industry, and financial institutions. They determined the conference format, selected topics, and identified suitable speakers. A list of Program Committee members is provided in Appendix A.

The conference program was a mix of plenary sessions and concurrent workshops over two full days. In the plenary sessions, the participants were addressed by Archbishop Ted Scott of the Anglican Church of Canada; Dr. Gloria Gutman, Director of the Gerontology Research Centre at Simon Fraser University; His Worship Gordon Campbell, Mayor of the City of Vancouver; Paul Pallan, Executive Director of the Continuing Care Division and Executive Co-ordinator of the Office for Seniors at the B.C. Ministry of Health; Dr. Neena L. Chappell,

Director of the Centre on Aging at the University of Manitoba; and Debra Darke, Director of Research at Canada Mortgage and Housing. An opening ceremony was held the evening before the formal working sessions began. Addressing the participants at this ceremony were the Honourable Alan Redway, Minister of State (Housing); Norman Jacobsen, Acting Minister of Social Services and Housing in B.C.; and Libby Davies, Alderman for the City of Vancouver.

The 22 conference workshops were organized around three themes:

- Choices for Your Future
- The Community and Its Choices
- Information for Everyone

Participants were free to choose any workshop from any stream. Some of the workshops were repeated over the two days to allow more participants to attend them. An index of the speakers who addressed the conference is provided in Appendix B.

The emphasis throughout the conference was on interaction — between speakers, between participants, and between speakers and participants. To stimulate this interaction, the Program Committee assigned a facilitator to each workshop session. The facilitators encouraged the participants to share their experiences and ideas. They also attempted to keep the discussions focused on the workshop topics and, where possible, to lead them to conclusions or recommendations.

Was the conference a success? Total registration numbered 328 — more than was originally expected. Almost 61 per cent (200) of the participants were seniors, who, for the purposes of conference registration, were defined as those age 55 and over. While most of the participants were from the Lower Mainland, 20 cities and towns from throughout the rest of the province were also represented. The participants identified themselves as belonging to groups as described in Table 1.

The category "Interested Senior" refers to those seniors who were not included in any of the other occupation/industry categories, rather than to the total number of seniors.

Within the workshops, the mixture of expert panelists and experienced participants sparked lively discussions. The feelings and intentions expressed by many participants at the closing plenary session reflected the conference's success in inspiring action. An outline of the issues, themes, and recommendations from the conference can be found in the Executive Summary (page 1).

The results of this conference will be combined with those from across the country, and there is commitment from both the federal and provincial governments to listen and respond.

Table 1

Interested Senior	70
Municipal Government	16
Provincial/Territorial Government	17
Federal Government	17
Financial Institution	5
Non-Profit/Co-op Housing	82
Health Care/Gerontology	39
Developer/Builder/Real Estate	20
Design Professional	11
Other	51
Total number of participants	328

Conference Proceedings

These proceedings are a summary of each of the presentations and discussions during the conference. They are not verbatim transcripts. While speakers' words are sometimes quoted directly, the intent of the proceedings is to capture the main points in the presentations and the highlights of key questions and responses from the discussion periods. Workshop sessions that were repeated are combined to appear as one summarization.

For those who wish to have verbatim reports, audio cassette tapes are available for each of the sessions summarized here. The tapes and copies of this report and tapes and copies of proceedings of the other provincial/territorial conferences on seniors' housing are available, along with other reference material related to seniors' housing, by contacting:

Canadian Housing Information Centre
CMHC National Office
682 Montreal Road
Ottawa, Ontario K1A 0P7
Telephone: (613) 748-2367

Executive Summary

The B.C. seniors' housing conference, "Choices Today, Options Tomorrow: Seniors' Housing in the 90s," was held in Vancouver from June 25 through 27, 1990.

The conference had two objectives:

- to identify the issues seniors face in meeting their housing needs, and
- to discuss and formulate practical solutions to respond to changing housing needs.

One of the measures of the success of this conference could be the lively and wide-ranging discussions that took place following the various presentations. From these discussions emerged several issues that recurred throughout the workshops and plenary sessions. These were:

- Seniors want to age in place. They would prefer to stay in their own homes and in their own communities. In this way they can retain their independence and remain in familiar surroundings.
- Seniors want to have input into the decisions that affect their housing. They want to be consulted on the development of housing options and policies.
- Seniors want more information about housing options available to them now and those being developed for the future. Information on financial and retirement planning was specifically mentioned.
- Seniors are not a homogeneous group. This issue cuts across several other issues. For example, those from small communities emphasized that their housing and support issues differ greatly from those in large communities. Individually, not all seniors experience affordability problems, but those that do also have accessibility problems as a consequence. Some seniors want to live in retirement communities and others do not.
- Co-operation on seniors' issues between all levels of government is essential. The need for improved co-ordination of services, particularly housing, health, and transportation, was identified. Support for innovative approaches to seniors' housing by all levels of government was called for, including funding and appropriate zoning.
- Access to affordable housing is an important issue for seniors. This concern goes beyond those seniors in core housing need (those living in physically inadequate and/or crowded dwellings or those with an affordability problem who live in adequate dwellings). Many participants linked the affordability issue to mobilizing the private sector to build more modest seniors' housing complexes, without expensive extras.

The 22 conference workshops were organized around three themes. The following overviews outline the most significant issues discussed in the workshops within each of the themes. More information on these issues can be found in the workshop summaries in the main body of the proceedings.

Theme 1: Choices for Your Future

The workshops in this theme focused on individual choices and actions on housing. The major issues raised were:

- Seniors must be empowered to make their concerns felt. As expressed in Workshop 1A, empowerment incorporated the concepts of feeling in control of one's destiny; having and making choices; having the confidence to take risks; and having the ability to see change as positive rather than negative. Seniors at the conference sought ways of developing their assertiveness and advocacy skills so that they could mobilize for change.
- Seniors need housing choices that reflect their diverse wants and needs. Options must be available for seniors at all income levels and all stages of independence and dependence. It was pointed out, however, that the availability of a wide range of options may result in a narrow market for

some options. Developers and non-profit groups should, therefore, carefully assess the demand when planning seniors' housing.

- Increasing costs of living use up savings and deprive seniors of choices. This issue was raised by many participants, who advanced a variety of ideas for improving housing affordability and for enabling seniors to use their assets more effectively.
- Many seniors dislike bachelor suites. This dislike reflects such concerns as wanting to entertain visitors; needing separate sleeping quarters when a spouse is ill; and being able to keep treasured possessions. It was reported that some non-profit societies are converting bachelor suites to one-bedroom units.
- Retirement planning should be undertaken earlier in life than the year before retirement. Tied to this issue were seniors' needs for advice on planning financial strategies for retirement. Participants were very interested in the approaches discussed in Workshop 1E. These included home equity conversion, ways of investing the proceeds from the sale of a home, and tax planning to maximize after-tax income.
- The economies of land development are making many private-sector housing options unaffordable to more and more people. Seniors displaced from modest rental projects (that are demolished or upgraded) find it particularly difficult to find affordable alternative accommodation in their communities. Land banking, the involvement of church, non-profit, and co-operative groups in developing resident-funded housing, and the development of projects that include a mix of market and subsidized housing were suggested. It was pointed out that, as a "price" for permission to build condominiums, some municipalities require developers to make provision for rental accommodation.
- Demand for adult communities will be strong in B.C. This prediction is based on the assumption that older people from other parts of Canada will move to B.C. because of the mild winters. This is already a factor in areas such as the Okanagan and Parksville/Qualicum on Vancouver Island.
- Zoning changes are difficult to obtain in established communities. An architect suggested that seniors use their power to bring about zoning changes. He cited his experience with a development that would not have been built without a well organized campaign by the seniors who wanted it. He also stressed the importance of using architecture that complements the surrounding community.
- Seniors must be involved in planning seniors' housing. This idea received overwhelming support. It was emphasized that this must be more than a token gesture.
- Some seniors need help in locating appropriate housing. Faced with having to move from their home and/or neighbourhood, some seniors are bewildered by the process of searching for new accommodation. Suggestions included a central registry of seniors' housing listing both subsidized and private properties, and a "companion searcher" to accompany a lone senior in looking for housing and dealing with the paperwork.
- There is a wide variety of design issues associated with senior's housing. Workshop 1D generated an extensive list of design issues and design criteria that could address these issues. The discussion revolved around two major considerations: accessibility and aging in place.

Theme 2: The Community and Its Choices

The well-being of seniors is the responsibility of the whole community. These workshops looked at how communities can identify the needs of their seniors and develop ways of meeting those needs. The following issues arose during the discussions.

- Local governments will only be as dynamic and forward-looking as their voters want them to be. Municipal zoning regulations and anti-growth movements in communities were identified as major constraints on the development of housing alternatives. Restrictions that severely limit the land available for multiple units force up the price of land so that only expensive housing can be built without government

assistance. Seniors should take an active role in working with their municipalities to examine zoning regulations and to see if they allow housing for a full range of age groups, lifestyles, and income groups.

- Municipalities should be catalysts for housing innovation. In Workshop 2A, representatives from Victoria and Vancouver provided examples of ways in which their cities act as catalysts. These included favourable zoning, preservation of existing affordable housing, community/neighbourhood planning, legalizing secondary suites, and requiring developers to allow 20 per cent of the space on new sites for social housing.
- The problems of the Lower Mainland are not the problems of the smaller communities throughout the province. Many affluent seniors move away from smaller communities to the larger centres. Those who remain may live in homes needing major repairs. Where economies and populations are shrinking, finding ways to help seniors becomes more difficult. No two communities have the same age and socio-economic mix, so programs must be tailored to each community.
- Many seniors who live alone rely on their building managers for help, but these managers may not know what resources are available in the community for seniors. A seniors' network in Vancouver is offering support and information to building managers. Managers are asked to identify isolated seniors so that trained volunteers can visit them to find out what they need.
- Seniors in multicultural communities are difficult to reach where language and cultural differences create barriers to communication. More trained ethnic volunteers are needed.
- Home and garden maintenance is a major problem for many seniors in their own homes. This issue came up again and again through all three workshop themes. While the use of volunteers was suggested, some participants questioned whether volunteer services could meet the need over an extended period.
- Homeless and hard-to-house seniors present a unique set of housing needs. Such seniors may be substance abusers or have psychological problems, but many are simply very low-income seniors whose low-rent homes are vanishing in the housing crisis in our major cities. It was suggested that the problem of homelessness will be solved only with political will, money, demolition control, and improved co-operation between public and voluntary agencies providing support services.
- Most seniors in private rental accommodation spend more than 30 per cent of their income on rent. These tenants are vulnerable to large rent increases and to displacement, as private rental projects are demolished or upgraded. Little new, modestly priced, private rental accommodation is being built.
- Housing, transportation, and support services must be considered in an integrated way. Access to transportation was identified as being particularly important in enabling seniors to exercise choice. Improved co-operation and co-ordination are needed between government, private, and non-profit agencies involved in delivering housing, transportation, and services.

Theme 3: Information for Everyone

A wide range of housing types and support services was covered in workshops designed to offer practical advice. The following general issues relating to information needs were raised during the conference:

- Seniors need easier access to reliable information on available and potential options.
- Existing agencies and networking should be used to disseminate information to seniors on housing and services.
- Seniors should be involved in providing information and advice to other seniors. Training is needed to make this possible.
- Special efforts must be made to provide information to seniors who have visual or hearing impairments, or who do not speak or read English or French.

In the final plenary session, the five workshop facilitators held an informal discussion of the major issues they had noted during the course of the conference. These included everything from affordability through physical safety and security of tenure to mistakes to be avoided in the future. At the end of the discussion, each participant was asked to write down a personal commitment to action and a recommendation to the Program Committee for further action. These recommendations were given to the committee.

The conference was closed by the two co-chairpersons, Ian Leman, General Manager of BCHMC, and Peter Anderson, General Manager of the B.C. and Yukon Region of CMHC. In his concluding remarks, Mr. Leman encouraged participants to participate, persevere, and take responsibility for their efforts on behalf of seniors' housing. He urged them to establish priorities and concentrate on the highest-priority items. Mr. Anderson applauded the participants' commitment to the issues: "The knowledge, the information, the counsel you gave us was terrific." He assured participants that government is listening and will respond to the concerns raised at this conference.

Opening Ceremony

Speakers:	The Honourable Alan Redway Minister of State (Housing) Government of Canada
	Norman Jacobsen Acting Minister of Social Services and Housing Province of British Columbia
	Libby Davies Alderman City of Vancouver
Co-chairpersons:	Peter D. Anderson, General Manager CMHC, B.C. and Yukon Region Vancouver, B.C.
	Ian Leman, General Manager British Columbia Housing Management Commission Vancouver, B.C.

Conference co-chairperson Peter D. Anderson, General Manager for the B.C. and Yukon Region, Canada Mortgage and Housing Corporation (CMHC), welcomed participants to the B.C. conference. Mr. Anderson pointed out that, as times change, so do people's needs and that one of the meeting's goals was to determine what kinds of housing — and what government programs — will be needed in the next decade "to assist those growing old in this country to achieve their goals, desires, and expectations." To this end, he urged participants to "get specific," now that the focus was regional rather than national (as it had been at the 1988 "Options: Housing for Older Canadians" conference).

Mr. Anderson then introduced his fellow co-chairperson, Ian Leman, General Manager of the British Columbia Housing Management Commission (BCHMC). Mr. Leman remarked on the presence of so many key players in the area of housing policy and practice, and mentioned that it was a great opportunity for participants to benefit from the expertise of these professionals. He also indicated, however, that it was equally important to share knowledge with other laypersons and to learn from others' experiences. Most important of all, he said, was to take new ideas home, "to share the information you learn with many others in your organizations and your communities."

Quoting Sir Francis Bacon's statement, "Knowledge is power," Mr. Leman noted that it is much easier to make right decisions when there is a wide variety of options and information to choose from. Describing the conference's goal as "to enhance your involvement in planning seniors' housing needs in the 90s," he urged participants to consider future housing options in the context of a broad range of issues and a diverse spectrum of individual needs and preferences. He encouraged participants to come up with "innovative recommendations and strategies for addressing these issues."

Mr. Leman introduced the first speaker, the Honourable **Alan Redway**, federal Minister of State (Housing), who commented on the different circumstances facing seniors today, who are healthier, more mobile, and more financially independent than their parents were at the same age. Mr. Redway remarked that this difference was reflected in a recent poll of seniors and their adult

children, in which each group was asked what they saw as priorities for seniors. While the adult children responded that meal services, health care, and other care were a priority, the seniors said that they were looking for services such as hair dressers and tennis courts. The results of the poll illustrated the danger of having others make seniors' choices for them. The Minister reminded participants, however, that many older persons do require special facilities and services in order to live in safety and comfort.

Mr. Redway compared today's non-adaptable housing styles ("Peter Pan housing, designed for the eternally youthful") with the so-called universal design, built-in recognition that people's needs change over time.

The Minister used slides to illustrate examples of the range of housing options currently available to seniors.

Homesharing is an option for seniors who are seeking both financial help and companionship. **Garden suites** (or "granny flats") are small self-contained dwellings temporarily located on the lots of existing dwellings to enable seniors to live closer to their adult children, yet retain their independence. **Accessory apartments** are self-contained dwellings created by modifying existing houses, or built onto new houses. **Made to convert houses** are units designed for easy conversion from single to double, and back to single, at minimum cost. **Congregate housing** represents a variety of accommodation options ranging from bed-sitting arrangements to self-contained apartments. **Abbeyfield houses** are small homes accommodating between 7 and 10 seniors in a family atmosphere. **Sheltered housing** represents small developments of 20 to 50 units, strategically located and specifically designed for seniors. **Retirement communities** are housing developments ranging from one hundred to several thousand dwellings. **Life-care communities** offer a continuum of care ranging from independent living to nursing homes.

CMHC is also exploring ways of providing seniors (and other Canadians) with new financial and tenure options, the Minister said, and he announced plans for CMHC to hold the first National Housing Finance Conference in the fall of 1990.

Currently, he said, there are two new financial options for seniors. "For people who want to move to retirement housing, the most popular new option at the present time is the **loan stock arrangement**." Under this arrangement, the senior receives a lifetime tenancy in a dwelling in return for an interest-free loan made to the project sponsor.

He added that "**shared equity** is another type of financial arrangement that is starting to appear in Canada. These arrangements allow seniors to purchase part of equity — say, 50 per cent — and pay rent for the portion retained by the developer or investor. When they move out, residents can sell their share in the unit as if they had purchased it outright."

The Minister mentioned another possibility, that of **life tenancy**, which enables the senior to buy ownership for life, paying a fraction of the permanent-ownership price. This is a popular option in the United Kingdom and may soon be available here.

For seniors on limited incomes who want to stay in their own homes, Mr. Redway described "a new mortgage instrument" called a **reverse mortgage**, which allows the homeowner to take money out, either as a monthly annuity or in a lump sum. "We are examining the potential of mortgage insurance on reverse mortgages, through CMHC, to encourage their greater availability. Our focus is on ensuring that the interests of the borrower, as well as the lender, are fully protected."

Addressing the special physical needs of seniors, the Minister mentioned several ways in which accommodation and support services can come together. These include community-based agencies, outreach programs, day programs, and supportive housing, an innovation developed in B.C. that "provides services along with housing, which allows people who are frail or disabled to maximize their independence, rather than be institutionalized." CMHC and various provincial agencies have carried out a major study to identify the range, need, and demand for supportive housing options.

Seniors' co-operative housing is another tenure option supported by the federal government; CMHC has collaborated with the Co-operative Housing Federation of

Canada on a guide to establishing resident-funded co-ops.

The Minister then pointed out the increasing need for innovation. "In British Columbia, the over-65 population already numbers about 412 000 people and is expected to increase to over 643 000 over the next 20 years.... Between 1984 and the end of last year, [the federal government] provided assistance to almost 35 000 additional dwellings targeted to older Canadians. And some 39 000 of these have been delivered right here in B.C."

Addressing any misconception that the federal government is not taking responsibility for housing, the Minister indicated that the federal expenditure in 1990 for adequate, affordable housing (for almost 640 000 households) would be $1.8 billion, an increase of about $90 million over 1989. He pointed out that public awareness and support for federal efforts in this area are essential.

Mr. Redway finished by stressing the need for communication. "I challenge those of you in the housing industry and in the non-profit sector to be attentive to what your older clients are asking for.... I believe that there is merit in providing further forums of this kind in other centres, and in establishing ongoing dialogue at the provincial and local levels.

"As well, there is a need to pursue greater integration of government activities provincially and federally in the areas of housing, health, and social services and to address the special needs of seniors living in remote areas." The Minister was pleased to announce that ongoing advisory committees would be established in each province and territory for continuing consultation and information exchange on seniors' housing issues.

The second speaker was **Norman Jacobsen**, Acting Minister of Social Services and Housing in B.C., who began by expressing the province's pride in being involved as co-sponsor of the conference. Mr. Jacobsen pointed out that the recent years of economic prosperity and growth in B.C. "have brought many of the classic problems of a boom economy, and many of our citizens — including some of our senior citizens — found themselves squeezed in the housing market." He went on to describe certain initiatives taken by the provincial government to respond to the needs of the older population, including the Rental Supply Program; the Shelter Aid for Elderly Renters (SAFER) program; the Land Tax Deferment program; homeowner grants; and start-up grants to non-profit societies to develop unsubsidized rental housing for seniors.

Mr. Jacobsen stressed that the provincial government's commitment to seniors' housing is only one part of a "broader commitment.... to supporting the independence of seniors and to providing a wide range of services that will enhance the well-being of seniors." He listed several such services that are already in place, including the Senior Citizen Counsellors program; community health education programs; nursing care, Pharmacare, and continuing care; the bus pass program for low-income seniors; and public legal education services.

Summarizing the issues to be addressed by the conference participants, Mr. Jacobsen observed: "A strong contribution is, perhaps, the most vital element.... When individuals and organizations — like service clubs, local businesses, and religious groups — pull together in a spirit of co-operation, our sense of community involvement and pride is enhanced. He noted that in Parksville, the Society of Organized Services (SOS) is an excellent example of this type of strong community effort. Over 600 volunteers — most of them seniors — provide community support services for seniors, including Meals on Wheels, driving seniors to shopping or appointments, an emergency assistance fund to help seniors with grocery vouchers, counselling services, and a seniors' drop-in centre.

"Two seniors' groups in Parksville have built their own condominium projects, and a local committee is developing the Parksville Semi-sheltered Seniors' Housing Projects, which will open this fall and offer housekeeping help."

Mr. Jacobsen mentioned other examples of B.C. community-initiated and supported services, such as the Nelson Home Support Agency and the Parkdale Housing Society in Summerland.

He ended his address by encouraging

full participation on the part of all participants, pointing out the need to plan now for the future, to expand options for all seniors.

Vancouver alderman **Libby Davies**, the third speaker, delivered an address on behalf of the City of Vancouver, pointing out that two major government institutions, working together, were asking the community to tell the professionals what is important about housing issues.

Ms. Davies noted that housing problems had caused stress and anxiety for seniors in Vancouver and elsewhere in recent years. Her statement that "housing is a fundamental right in our society" inspired applause and cheers from the audience. She went on to define that right as being "security, affordability, and comfort" and pointed out that home-related security has been deteriorating, leaving many senior citizens without a home. The participants clearly agreed with her position that this is an intolerable situation.

In discussing our aging population, Ms. Davies stated: "Seniors have an important job to do, not just in defining the needs and the issues of today and next year, but.... in defining the issues, the trends, and the policies that we — the three levels of government and the community — need to undertake for the next decade and, in fact, in to the next century." She stressed that we cannot afford to live with the status quo; governments must play an increased role in providing housing for the future.

Ms. Davies expressed her hope that empowerment would emerge as the main issue of this conference, emphasizing that seniors' voices must be heard by governments. She urged participants to speak to the professionals, to the ministers, to BCHMC and CMHC representatives, and to each other; to collaborate and to exchange information; to recognize the priorities and the pressure that must be exerted to ensure that housing *is* perceived as a fundamental right; and, finally, to take new information and energy back to local groups and communities.

Opening Plenary:

Seniors' Housing in B.C.

Speakers: Archbishop Ted Scott
Anglican Church of Canada
Toronto, Ontario

Dr. Gloria Gutman, Director
Gerontology Research Centre
Simon Fraser University
Vancouver, B.C.

Chair: Ian Leman, General Manager
British Columbia Housing Management Commission
Burnaby, B.C.

The conference opened with a plenary session that mixed philosophy and hard facts. Before introducing the speakers, Ian Leman expanded on the conference's theme of "choices today, options tomorrow." He explained that we can define "the futures we want for ourselves and our communities by taking control and making decisions now."

Choosing — Shaping the Future

Archbishop **Ted Scott**, of the Anglican Church of Canada, stated that his task was to help the conference participants "get into a process of thinking together and reflecting together on very important questions." He began by asking "Who and what are we? Why are we here? What are we about at this gathering?"

He noted that as individuals and as representatives of a wide range of groups — government and non-government — everyone at the conference was concerned about seniors' housing for the 90s. Whether they recognized it or not, "we are all involved in shaping the future."

But what are persons and groups and how do they shape the future? Archbishop Scott described a person as "a self-conscious being, who possesses rational, emotional, and volitional capabilities, a being who can both initiate and respond." In so doing, a person influences the future and determines the kind of person he or she becomes. "We are all becoming," he said. "We are not static."

The Archbishop illustrated the wonder and mystery in being human with a story of two people walking on a beach, one an astronomer, the other "not as well informed about all the galaxies or astronomy, but a very real human being who had a sense of his own worth and value as a person."

The astronomer reached down and picked up a handful of sand, letting it trickle through his fingers. "You know, astronomically speaking, a human being is like a speck of sand on the seashore." His friend did not seem overly alarmed by this statement. He looked at the astronomer and replied, "Astronomically speaking, it is the human being who is the astronomer."

Archbishop Scott asked, "Have you ever stopped to realize what wonderful capacities you have?" He noted that we are all self-conscious and aware that we can think, feel, make decisions, and help shape things. "Only human beings can know how small they are and what incredible capacities they have."

Once again, he emphasized that human beings are not static: "Not one of us here is the same as five years ago." Such change results from experiences and reactions to

those experiences. What each of us becomes depends on the decisions we make. "If we get in the habit of saying things that aren't true, we become liars; if we get in the habit of doing kind things, we become kind people. What we are is not accidental."

What we must do is accept responsibility for our decisions. The archbishop regrets that "one of the sad realities of our world is that many people do not want to accept the responsibility of being decision-makers and live with the consequences of their decisions." He sees this as loss of creativity and integrity. "The issue is whether you and I are prepared to reach out and take hold of life and live it." He added that we must always face reality in making our choices. There is no point in wishing we lived in a different age or place. "We are what we are. We're living where we are. We're living in the 1990s. Concentrate on the realities of the present to make the best use of your energy," he advised.

But we are not only involved in individual decisions. Many decisions in our world are corporate, made by bodies or groups of people reflecting together and making choices. He explained how public policy in our world is shaped by individual and corporate decisions.

All decisions are affected by values. Two people may look at the same thing and yet each sees something different, seeing it through his or her own eyes. In corporate decision-making, it is important to reflect together and discuss and challenge each other.

According to Archbishop Scott, there are two types of values to consider when examining yourself or dealing with others: verbalized values and operational values. Verbalized values are those a person says he or she has. Operational values show up in what a person does. Operational values are the true values a person holds.

Ask questions about values, the Archbishop told participants. For example, everyone at the conference is concerned about seniors' housing. For whom? For themselves only? For people who live in urban communities? Or for the disadvantaged and marginalized in society as well? He cautioned those involved in individual projects not to get so caught up in their own project that they lose sight of the wider needs of housing policy for others. "One of the struggles we all face," he said, "is to be concerned about the wider world."

Turning to the specific issues of this conference, Archbishop Scott acknowledged that the conference could not directly shape public policy. What it could do, however, was send messages to the groups that control how public policy is made.

He asked the participants not to lay all the responsibility for meeting seniors' housing needs at government's door. He hoped that each person would start by saying, "What can I do about this need if I invite other people to share with me and think about it?" He suggested demanding government action, if necessary, only after answering that question.

Participants should examine how they give and receive information. What the Archbishop called "a partnership in communication" exists between the person making a presentation and those listening. The listeners should ask questions and challenge the speakers if issues are inadequately presented or ignored. With so much knowledge available through research, everyone has responsibility to plan together for the future.

Archbishop Scott warned that seniors' housing should not get tied up in large institutions that lock up land and facilities and force costs up. He believes that no single pattern of housing can suit everyone. A wide variety of options is needed.

These options can be chosen only by realistically balancing needs and resources. He pointed out that thinking of "what is possible" makes it too easy to assume that everything is possible. Instead, he said, "We must say 'What is wise? What can be sustained?' If we don't ask these questions, we will create problems for the future."

In summary, the Archbishop asked everyone to recognize the following:

- Seniors are persons, not things, and have a right to be involved.
- Needs and resources must be balanced.
- We must be able to sustain what we develop.
- Flexibility must be maintained so that new

needs or possibilities can be explored as they arise.

He thanked those who had planned the conference for organizing it in a way that brought together a large number of seniors who could speak for themselves about their needs and hopes for their housing. He emphasized that "it is far wiser to plan with than to plan for."

Archbishop Scott closed by encouraging all the participants to take advantage of the opportunity "to help build a world that will affirm the value and dignity of all human beings, young and old."

Seniors' Housing in B.C.

With the introduction of Dr. **Gloria Gutman**, of the Gerontology Research Centre at Simon Fraser University, the plenary session shifted from philosophy to facts.

Dr. Gutman promised to set the stage for the conference discussions by describing the socio-demographic and housing characteristics of seniors in B.C. today; by describing the number of seniors expected in the future and speculating on how they will differ from today's seniors; and by presenting an overview of current housing options and how seniors feel about them.

She began by asking: How big is the seniors population in B.C. now? How big will it be in the future? Where do seniors live? How are they housed? She noted that most of the information she would provide was from the most recent census, in 1986.

At that time, there were 2.7 million persons aged 65 and over in Canada, 10.7 per cent of the total population. In B.C., the proportion of seniors was even higher: 12.1 per cent of the province's population or 349 500 people. Dr. Gutman pointed out that this figure is much higher -- by almost 40 000 — than the projections made by Statistics Canada in 1973.

The 65 and over group will continue to grow. By 2001 — only 11 years from now — B.C. is expected to have half a million people aged 65 and over. This is a 45 per cent growth rate for the 15 years from 1986 to 2001. The growth rate of the population aged 80 and over will be even more dramatic. Statistics Canada is projecting a 107 per cent increase between 1986 and 2001, bringing the total number of people 80 and over in B.C. from 68 800 to 142 300.

The 80 and over group is a very important sub-group of the older population because it is the group most likely to make heavy demands on the health care system and other services.

"More and more, we are realizing," said Dr. Gutman,"that people who have recently retired, and who are what we gerontologists call the younger old, that is, people aged 65 to 74, are different from the older old, that is people aged 75 to 84, and that both these groups, in turn, differ from the very old, that is, those aged 85 and older. For one thing, in addition to having a greater probability of health problems, those aged 85 and older are more likely than the two younger groups of seniors to have a 'kid' who is in receipt of the Old Age Pension. They are also more likely to be sharing accommodation in seniors' housing or a care facility with their child."

Another important difference is that the older old are less educated and less travelled than the younger group. Their life experiences have also been very different from those of people who have recently retired or who will be retiring in the future.

Dr. Gutman emphasized that major differences exist between the sexes as well and that these tend to be accentuated as age increases. For example, most older Canadian men are married (77 per cent in 1986), and this is true until about age 90. Among women, on the other hand, only about 54 per cent aged 65 to 74 were married in 1986. In the 75 and over age group, only 22 per cent of the women were married. These differences have a strong impact on housing patterns.

Before talking about housing, Dr. Gutman looked at where seniors live in B.C.. About half of those aged 65 and over live in the Greater Vancouver Regional District (GVRD). The next most popular area is the Capital Regional District (CRD) on Vancouver Island, with 14 per cent of B.C. seniors. However, when she looked at the percentage of the population aged 65 and over in regions around the province, a different picture emerged. The districts with the highest *proportions* of people 65 and over are Okanagan/Similkameen, at about 22 per cent; the CRD, at about 18 per cent;

and the Central Okanagan and the Sunshine Coast, at about 17 per cent each. In other words, the greatest number of older people live in the GVRD, but other regions have a higher percentage of their population who are older.

Looking at housing patterns, Dr. Gutman stated that the common belief that most older people live in institutions is not true. As in the rest of Canada, the vast majority of older British Columbians — 92 per cent in 1986 — live in private households. In 1986, only 8 per cent of those 65 and over lived in what Statistics Canada calls "collective dwellings." These include, among others, nursing, chronic care and old age homes, hospitals, religious institutions, hotels, motels, tourist homes, and the YM/YWCA.

Most older men, approximately 75 per cent, live with a spouse and/or never-married children. Even among men aged 75 and over, almost two-thirds live in such family settings. Among older women, the proportion living in families decreases dramatically with age: from 60 per cent in the 65 to 74 age group to 33 per cent in the 75 and over group.

Dr. Gutman stressed that the large proportion of older women living alone is a relatively new phenomenon. Between 1961 and 1981, the proportion of women 65 and over living alone in B.C. increased from 21 per cent to 35 per cent, and may be even higher now. She explained that this is happening for a variety of reasons. "Part of it is the greater availability of pensions and of funds that enable older people to live on their own should they choose it, and part of it is a reflection of a greater number of rental units and seniors' housing units." She is convinced that the main reason more women are living alone is that they choose to do so.

Research is showing that people want the opportunity to be independent. "Although we may love our children dearly," she said, "living in our children's homes is not a way to guarantee independence, at least not for all of us." For some people, living with their children works well, but for many others it is not what they want or necessarily what their children want.

In the area of homeownership, Dr. Gutman has found that seniors in B.C. are more likely than younger people to be homeowners: 69 per cent of household maintainers aged 65 and over owned their own homes in 1986, compared with only 61 per cent under age 65. A recent article in the United States reported that the proportion of persons aged 65 and over who owned their own homes increased between 1940 and 1980 from 46 per cent to 63 per cent. Dr. Gutman noted that the same trend is occurring in B.C. and is likely to continue. Even in the five years from 1981 to 1986, there was an increase in the proportion of home-owning seniors, from 66 to 68 per cent.

While most seniors in Canada and B.C. own single-family detached houses, the number owning condominiums is increasing, particularly in B.C. In 1981, of the 118 800 houses owned by B.C. seniors, almost 10 000 (or about 8 per cent) were condominiums. By 1986, this number had increased to 17 300 (or 12 per cent) of all homes owned by seniors.

The last several decades have seen an increase in the number of seniors living in other types of housing and a related decrease in the number of seniors, particularly those 75 and over, living in their children's homes. Dr. Gutman indicated that government has recognized this trend by increasing the number of housing options available to seniors, as well as adding financial mechanisms to make them more affordable.

The issue of affordability is a major one, she stated. According to a 1988 Statistics Canada survey, among the 66 000 seniors renting in B.C., about 29 900 or 45 per cent had affordability problems. That meant they were paying more than 30 per cent of their gross income for housing. Most of these renters with affordability problems — 81 per cent — lived in Vancouver or Victoria. Only 8 per cent lived in smaller urban centres, specifically Kelowna, Prince George, Kamloops, Chilliwack, and Nanaimo, and only 11 per cent lived in smaller towns and rural areas. This makes affordability an urban issue, at least among seniors in B.C. who rent. Said Dr. Gutman, "It's also a female issue: 66 per cent of the renters with affordability problems are female."

She went on to say, however, that a much lower proportion of homeowners have affordability problems. Only about 4.5 per cent of homeowning seniors have an

affordability problem, compared with 45 per cent of renters. The 9500 owners with these problems show a very different geographic pattern from that of renters. Although 58 per cent live in Vancouver and Victoria, over 25 per cent live in small towns or rural areas, and 15 per cent live in the smaller urban centres mentioned above. The affordability problems of homeowners are also more evenly distributed between the sexes: 49 per cent with problems are female; 51 per cent are male.

Although we hear more these days about affluent seniors, Dr. Gutman reminded participants that affordability continues to be a problem, especially for female renters in urban areas. She also noted that almost 7000 senior renters (10 per cent) are considered to be in "core housing need." Core need households are those that either live in physically inadequate and/or crowded dwellings because they cannot afford better housing, or live in physically adequate, uncrowded dwellings, but suffer affordability problems. Many of those in core need live in bachelor suites that no longer meet national occupancy standards.

Dr. Gutman estimated that a small proportion of senior owners live in homes needing substantial repair (almost 9000 or 5 per cent) and that most would be eligible for CMHC programs, such as the Residential Rehabilitation Assistance Program; however, she questioned whether they know that they qualify.

Dr. Gutman and her colleague, Dr. Gerald Hodge, have tried to answer this question with one of two studies recently conducted by the Gerontology Research Centre at Simon Fraser University. In the first study, data was collected from seniors in communities of a population less than 10 000 in three rural areas: the Central Kootenay Regional District, 650 kilometres (400 miles) from Vancouver; Wellington and Perth counties in south-central Ontario, respectively 70 and 170 kilometres (40 and 100 miles) west of Toronto; and Kings County, Nova Scotia, 100 kilometres (60 miles) southwest of Halifax.

The purpose of the study was to test a set of assessment tools developed for CMHC in order to help small communities determine the needs of their seniors. Dr. Gutman described the set of tools. The Community Survey tells the community what data it should collect to estimate the current seniors' population and to project future levels. The Seniors' Survey is designed to determine from seniors what their housing and support services are. The Service Providers' Survey is designed to find out what services are available to seniors in the community, because "we can't talk about housing in isolation from services." Dr. Gutman noted that even in small communities not everyone knows what others are providing and to whom; therefore, gaps and overlaps do show up.

The study, in field testing the tools, covered a number of the same topics examined at this conference, for example, housing needs, housing preferences, support services needs, and future housing plans. It also looked at seniors' knowledge and usage of five federal housing assistance programs: the Rural and Native Homeownership Program, the Emergency Repair Program, the Co-operative Housing Program, the Residential Rehabilitation Assistance Program (RRAP) for Homeowners, and RRAP for Disabled Persons.

Dr. Gutman found that only 52 of the 313 homeowners in the study, or 17 per cent, had received funds from any of the programs. Of these, 43 of the 52 had received their funding from the Homeowner RRAP. Her study showed that B.C. respondents clearly knew more about RRAP than did the other two regions: 38 of the 43 RRAP recipients were from B.C..

Looking at each region, 61 per cent of those interviewed in the central Kootenays were aware of RRAP, compared with 39 per cent in Nova Scotia and 15 per cent in Ontario. She noted, however, that only one-third of the B.C. people interviewed know of RRAP for Disabled Persons and that less than one-quarter of those interviewed in all the regions, including B.C., had heard of the other three federal programs.

From her study, Dr. Gutman felt strongly that CMHC must get the message out about these programs to those who are eligible. "People can't apply if they don't know about programs."

On the subject of housing options, Dr. Gutman presented the combined results of

two studies. The study above interviewed owners and renters in the three rural areas and another study interviewed homeowners in five urban areas (Vancouver, Winnipeg, Toronto, Montreal, and Halifax) on the subject of how they felt about selected options. The options presented to owners and renters were:

- purchasing a unit in special retirement housing;
- moving into sheltered housing;
- moving to congregate housing;
- hiring a live-in housekeeper or sharing a housekeeper in an Abbeyfield arrangement;
- moving into a garden suite ("granny flat");
- purchasing a mobile home; and
- purchasing shares in co-operative housing.

Owners only were asked how they would feel about:

- buying a smaller single-family home;
- homesharing;
- putting in a revenue suite;
- life tenancy;
- reverse annuity mortgages; and
- deferring property taxes.

Dr. Gutman found that the most popular options in all three regions among both owners and renters were sheltered housing and congregate housing. Between one-third and one-half of those interviewed said they would consider these housing forms. One-third of owners in all three regions said they would also consider buying units in special retirement housing.

The next most popular options for owners, in order of popularity, were moving into a garden suite, buying a smaller home, buying a mobile home, homesharing, and hiring a live-in housekeeper. Much less popular were purchasing shares in co-op housing, moving into Abbeyfield housing, taking out a reverse annuity mortgage, adding a revenue suite, entering into a life tenancy arrangement, and deferring property taxes. Fewer than 21 per cent of owners said they would even consider these options.

Dr. Gutman noted that the number of those interested in any option included not only those definitely saying "yes," but also those who said so conditionally, for example, "if my health changed," or "if I became a widow." "What this means," she said, "is that the market for these options is probably less than our numbers suggest."

She used the example of property tax deferral. In her study, 10 per cent of respondents from rural B.C. had said they would definitely or possibly consider this option. However, of the 166 000 B.C. seniors who owned their own homes in 1988 only 3100 or 2 per cent actually took advantage of it.

According to Dr. Gutman, CMHC and housing developers need to remember that the new options may appeal only to a relatively small proportion of the seniors population. "It is important that, in fostering new options, including financial ones, the federal and provincial governments not lose sight of the need to construct low-cost rental accommodation."

While encouraged by changes to the Shelter Aid for Elderly Renters (SAFER) program, Dr. Gutman worried that they may not be enough to meet the needs of seniors living in Vancouver and Victoria, where the greatest numbers reside. She also noted that, of the 24 300 social housing units built for people 55 and over in B.C. by the federal and provincial governments, approximately two-thirds are bachelor units that must be upgraded.

A message coming through "loud and clear," Dr. Gutman stressed, is that seniors want to age in place if they possibly can. The key to aging in place for many seniors is in enabling services to come to them where they live. For homeowners, this includes help with cleaning, gardening, and maintenance. "Those are the kinds of programs governments need to assist seniors with."

In conclusion, Dr. Gutman reminded participants that B.C. is different from other provinces. In Canada over all, 81 per cent of those 80 and over live in urban centres, but in B.C. this number is 90 per cent, and this is the group most likely to make heavy demands on health care and other services. British Columbia leads other provinces in the development of options such as Abbeyfield housing. Dr. Gutman believes that B.C.

should continue to lead the country by making government responsive to the needs of renters and older seniors. "Governments must recognize that there is still a role for them in the construction of low-cost housing."

Luncheon Address

Speaker: His Worship Gordon Campbell
Mayor
City of Vancouver

Finding new ways to meet the challenge of a changing society was the theme of the luncheon address by Mayor **Gordon Campbell** of the City of Vancouver. He cautioned participants that major demographic changes would create "substantial shifts in the make-up of our community." In the greater Vancouver area, the number of people over age 65 will increase by 35 per cent by the year 2001; the number over age 85 will increase by 76 per cent.

Mayor Campbell told participants, "We have the interest, skills, and expertise to handle these shifts if we deal with them head on and up front and work together." What we have to do is look at new ways to respond. The answers today are not the same as they were in the 1950s and 1960s, "just as in the 1950s and 1960s they were not the same as in the 1920s and 1930s."

Relating his own family's experiences, Mayor Campbell described how the housing needs of the city's population have changed and are continuing to change. He traced the family's life from when his mother and father bought their home to hold a growing family through to his mother's decision as a senior to move from that home. His mother's dilemma reflected that of many seniors: wanting to move but not being able to find the right kind of housing in their own neighbourhood. She had to leave the community she had lived in for so many years.

The Mayor pointed out that the problem of lack of choice in Vancouver is the result of the city spreading out after the Second World War in subdivisions full of single-family detached homes — 70 per cent of residential zoning in the city allows only single-family detached homes.

But neighbourhoods mean more than just buildings — "they are the people who live there, the whole social environment," Mr. Campbell said. "That sense of neighbourhood is one of the most important issues that has to be dealt with when we look at the question of housing and seniors."

This issue is so important to the life of the city that government alone cannot be left to decide what needs to be done. The communities and individual citizens must help. "We're not trying to serve city planners; we're trying to serve the people who live in our communities," he stressed. He added that we must look at a wide range of solutions; one answer will not solve all the problems.

Vancouver's approach is aimed at developing a variety of housing options. One of the city's major programs promotes the development of moderately priced rental units through the company VLC Properties Ltd. The company's job is to provide affordable rental housing with security of tenure for its tenants. The land for these unsubsidized projects is leased from the city for 80 years. Mayor Campbell proudly reported that, in addition to public money, VLC Properties Ltd. would be supported by investment from pension funds in the equity part of the developments. The city currently has a $27.5 million commitment from several such funds.

He noted that "if we had had that kind of program [VLC Properties Ltd.] in the past, we wouldn't have had some of the wrenching and jarring social situations we've had to face in Vancouver in the last few years."

Referring again to the importance of neighbourhoods, Mayor Campbell spoke of the Neighbourhood Stabilization Program. Designed to let communities define their

housing needs, this program helps them recognize the needs of all their residents, not only those who live in single-family detached homes. He has found that neighbourhoods are always willing to help their own residents — "what they don't want to happen is to be swarmed over by developers and planners who have decided what's good for them."

Turning to smaller scale programs, the Mayor noted that the city had recently initiated its first congregate care housing project, an Abbeyfield home in a heritage building. He also spoke briefly about the relocation service the city provides for those residents who have been forced out of their homes by the current housing crisis.

These programs are just some of the tools that Vancouver is using to ensure that adequate housing will be there when and where people need it.

Before concluding his address, Mr. Campbell asked the participants to think about two more issues. He spoke with concern about the problem of people's failure to consider the consequence of their housing choices, pointing out that if they do not look at the long term, they may ignore opportunities they will later regret missing. He used the example of people who bought condominiums in the 1970s. It may not have been a choice popular with many people at the time, but now those who did buy have housing appropriate to their needs as they grow older, at a relatively low cost. He encouraged everyone to make thoughtful housing decisions that look to the future and do not satisfy only today's needs.

The other major issue the Mayor discussed was housing for children. He warned participants that, as we all grow older, we will be counting on the children of today to provide our social services and support. "We owe it to them to think about their getting decent housing as well," he said. He stressed that a community can be whole only if it has housing for all its members — families with children, couples, singles, and seniors. He urged participants not to segregate the housing markets: "Housing is for the whole community.... We need to create responses to everyone's needs."

Mayor Campbell concluded by inviting participants to take their ideas to government and to work together to build housing for everyone. "With your energy and expertise, we will continue to set an example for the rest of the community on how to make sure we house our entire population, including seniors."

Dinner Address

Speaker: Paul Pallan, Director
Continuing Care Division and Executive Co-ordinator
Office for Seniors
B.C. Ministry of Health

In his brief dinner address, **Paul Pallan**, of the B.C. Ministry of Health, spoke about the growing recognition that good health and good housing are two interdependent elements supporting seniors' aging in place. "Good health helps our ability to stay at home," he said, "and good housing helps us maintain good health."

Those working for housing and health care for seniors share many common goals, according to Mr. Pallan. These goals are to foster independence, to emphasize informal systems of support, to support dignity, and to recognize lifestyle choices. He noted that affordable, adequate housing contributes to lower rates of use of residential care facilities by seniors.

Recognition of the importance of the relationship between good housing and good health is growing among social policy makers. At the same time, they realize that health is also related to other factors such as income, education, and social services. The report from the "Towards a Better Age" Task Force reflects this greater understanding.

Mr. Pallan reported that the provincial government is forging stronger links between housing and health through a variety of initiatives, including this conference, the appointment of a Minister Responsible for Seniors, the conducting of the "Towards a Better Age" Task Force, the establishment of the Seniors' Advisory Council, the establishment of the Inter-ministry Co-ordinating Committee on Seniors, and the sponsoring of a major study of supportive housing.

As our society evolves, Mr. Pallan noted, those dealing with housing and health care face a range of challenging issues. Since our population is aging, we will not only see more people, but they will be living to a greater age. Many have a stronger desire to stay in their own homes than earlier generations of seniors had. We will be seeing more frail and chronically ill people in the community.

The proportion of single people over the age of 75 will increase, and many of these people, too, will be staying in their own homes. With our mobile population and greater number of singles, there will be fewer family supports for seniors to rely on. Greater numbers of and diversity of ethnic groupings in the general population will be reflected in differing needs among ethnic seniors. Mr. Pallan warned that "keeping people in the home will mean that we have to reach a delicate balance between issues of safety, rights of others, cost-effectiveness, and quality of life."

In facing such challenges, those who plan and deliver services must be flexible and responsive as they adapt to the needs of their clients. They will have to promote greater integration of housing, health care, and other social services. To do all this, they will have to try innovative approaches to meeting their clients' needs, while maintaining cost-effectiveness and public accountability for spending money.

Mr. Pallan's final words were on the value of this conference. It is a step in the right direction, he said, "to providing the information we need to meet these challenges."

Plenary 2

Innovations: Programs and Projects from Canada and the World

Speakers: Dr. Neena L. Chappell, Director
Centre on Aging
University of Manitoba
Winnipeg, Manitoba

Debra Darke, Director
Research Division
CMHC National Office
Ottawa, Ontario

Chair: Peter Anderson
General Manager
CMHC, B.C. and Yukon Region
Vancouver, B.C.

Housing for Canadian Elders — Current Directions and Future Innovations

Dr. **Neena Chappell**, of the University of Manitoba, opened the plenary by stating that "housing is an essential component for maintaining and enhancing the quality of life and health for Canadian elders." Her presentation was devoted to describing the supportive-housing alternatives available to older Canadians, focusing particularly on what is currently available in Manitoba, and to speculating about future developments.

The range of housing alternatives can be broken down into three categories: independent living, for those able to function without limitations; supported independent living (the category in which most major innovations are occurring across Canada) for those who need some services to help them live independently; and dependent living, for those frail seniors who have to live in institutional quarters. Dr. Chappell indicated that she would concentrate mainly on the second category.

Dr. Chappell quoted Marguerite Chown, past president of the Manitoba Society of Seniors, who noted that the three major contributors to a problem-free and satisfying environment are adequate housing, appropriate health services, and adequate income. She also cited a 1988 report from the Metro Toronto District Health Council, which stated that sheltered housing is one of the most promising options for helping older people retain "independence, privacy, and dignity."

Sheltered housing is widely available in the United Kingdom, and it has been suggested that this availability is largely responsible for the low rate of institutionalization in that country. It consists essentially of grouped dwellings, certain shared facilities (such as dining and recreation), a live-in "warden" who acts as both housekeeper and advocate, and an intercom system. The various levels of sheltered housing in the U.K. include grouped bungalows with a common room, built specifically as sheltered housing; flats and common rooms linked by heated interior corridors; individual (bachelor or one-

bedroom) units with all other rooms shared; and "extra care" or very sheltered housing for more dependent seniors.

Dr. Chappell added that "maximum independence and mutual support are encouraged by seeking a balance of both active and frail residents within each category." The fact that they can maintain privacy and independence in sheltered and very sheltered housing probably contributes to the fact that many seniors in the U.K. never go into institutional care.

In Canada, most seniors indicate that, should their health fail, they would prefer either staying at home with help from community services or moving into a seniors' housing project where services are available. However, the two items that respondents said they needed the most help with, housework and shopping, are not components of the sheltered housing concept. In general, seniors want to stay in their own homes as long as they can, and if a move becomes necessary, they would like to age in place in the new space. To accomplish this, houses must be built with adaptability in mind, and housing and services must be better co-ordinated and presented as "an integrated package."

Although supportive housing is being recognized internationally as the preferred option for a growing population of elders, there are obstacles to providing a full range of housing options. Buildings are not always suited to the delivery of services. Continuity of care and co-ordination of services are difficult at best when housing, health, and social services are often administered by different government departments.

Most urban centres provide a mix of housing and service types, including independent houses and apartments, sponsored houses and apartments, income-restricted houses and apartments, and multi-level care service facilities. Apartments can be anything from a bachelor suite to a three-bedroom suite with a formal dining room, and on-site services range from none to many. In Ontario, planned communities have been developed. Although housing services do cover a broad range of options, Dr. Chappell pointed out, "the range of supported-housing options available is still relatively restricted."

The first of two Manitoba options described by Dr. Chappell was multi-level care facilities, which contain seniors' housing units, where seniors have some services provided, and nursing home accommodation. Concern arose a few years ago that, despite their cost efficiency, these institutions might be more harmful than beneficial. Concerns included the possibility that they were encouraging earlier dependency, isolation from the outside world, and premature entry into the nursing-home component. There was also "concern that these facilities tended to 'funnel' their residents from lower to higher levels of care to the exclusion of applicants from other locations." A province-wide study proved that all of these concerns were without foundation. In fact, it was found that "seniors residing in the Elderly Persons' Housing (EPH) section of multi-level care facilities experienced greater social integration than seniors living elsewhere, including those living in their own homes.

Dr. Chappell stressed the finding that no one type of housing was seen as being superior to other types; there was strong support for providing a range of options.

As an important aside, Dr. Chappell discussed the home care program, explaining that the program was criticized for not providing adequate care to discharged hospital patients returning home. It was found, however, that the problem lay with the hospital, which was not informing the home care program about the particular needs of discharged patients. This is a good illustration of the importance of clear communication between the various agencies and institutions that deal with older people.

Another Manitoba option is the Support Services to Seniors program, which helps seniors to live independently in the community by offering services such as meals, transportation, escorts, home maintenance and repair, and telephone reassurance. In each community, the way these services are delivered develops in response to local needs. This means that one community's program may have user fees, another may be run entirely by volunteers, and another may have paid staff. Dr. Chappell noted that it is not a health service.

The Support Services to Seniors program

might finance a "tenant resource co-ordinator, who operates within a seniors' housing project as co-ordinator, facilitator, developer of supports and housing environment, and liaison between the tenant community and the existing and newly developed resources." These co-ordinators have been remarkably successful in closing the gaps in information and access in the existing service delivery system. The tenant resource co-ordinators work in both directions, initiating action by and information exchange between both tenants and service providers (such as home care, EPH, and tenants' associations). An interesting finding has been that, despite the fact that tenants' health deteriorated significantly over a two-year period, their use of health-care services did not increase but rather remained at the same level.

In some areas, the Support Services to Seniors program offers community resource co-ordinators who fulfil a function similar to that of the tenant resource co-ordinator, but on a neighbourhood level. Other services offered through the program include meals and volunteer co-ordinators.

The program is an example of all sectors working together to enhance a senior's ability to remain independent. The community itself is the manager, owner, and operator, often providing in-kind donations as well as funds. Individuals act as service providers, on either a volunteer or a fee-for-service basis. The municipal, provincial, and federal governments assist with operating costs, salaries, benefits, and equipment costs through grants and programs such as the New Horizons program of Health and Welfare Canada.

Manitoba has another housing alternative in the form of licensed residential care or guest homes, which are designed for residents who require 24-hour supervision and care. These homes have no programming and no professional staff, and residents are apparently not eligible for home care services, even if they are awaiting placement in a long-term institutional facility. This creates, according to Dr. Chappell, "a gap within the system." She is chairing a provincial task force that is examining the question of jurisdiction over guest homes.

Pointing out that two-thirds of older Canadians own their own homes and that 80 per cent of the present housing stock will still be usable in 2001, Dr. Chappell stressed that we must develop innovative approaches to enable the use of existing housing by all age groups. Both supportive services and modifications are necessary.

Modifications to existing housing can include wheelchair accessibility; windows that are easy to open and close; light switches that are at eye or shoulder height; grab rails; heat controls and hydro, gas, and water meters that are easier for an older person to read; counters and sinks that are at a height so that seniors can sit when using them; and stove controls at the front or side rather than at the back, so that seniors do not have to reach over hot elements and pots. Dr. Chappell also commented that neighbourhood characteristics — safety, familiarity, beauty, quietness — and location near family, health-care services, and recreational facilities seem to be more important to seniors than the details of the housing itself.

With respect to actual living quarters, however, hundreds of bachelor apartments in Winnipeg alone — and undoubtedly tens of thousands across the country — stand empty because seniors want more spacious accommodation. There are several ways such suites can be modified to make them more desirable: installing curtain barriers between the sleeping area and other areas of the suite; combining them into one- or two-bedroom units; removing walls between several bachelor suites clustered together and using them as more care-intensive housing for frail seniors; converting them into rental accommodation for visiting relatives; converting them into lounges; or renting them to younger tenants. As was mentioned repeatedly throughout the conference, the key to aging in place is flexibility in design.

Over the next 10 years, innovations will be required to meet seniors' housing and health care needs where they meet. Dr. Chappell concluded by recommending that participants consider the following things in developing these innovations:

- Seniors must be consulted at all stages of planning and constructing seniors' housing.

- Differences between rural/small town and urban areas must be taken into account.
- Available housing options are defined by a senior's finances.
- It is essential that seniors have a range of housing and service alternatives from which to choose.

Innovations in Housing for Seniors

Debra Darke, Director of Research at CMHC, began by referring to a series of studies conducted by 12 member countries of the Organization for Economic Co-operation and Development (OECD), in which the aging of the population was identified by all 12 participating nations as the most significant issue in urban policy development. She pointed out that the principles for policy development that were recognized in the studies are the same in many countries. These include the need to improve information availability and transfer; the need for consultation between seniors, government, and industry regarding policies, programs, and housing and service design; the reduction of institutionalization in favour of enhancing opportunities for independent living and aging in place; and the need for innovation in housing and neighbourhood planning and for adaptation of existing housing, to provide a wider range of choices.

Underlying these principles are broad objectives that include increasing seniors' effective use of their financial assets; encouraging greater private-sector involvement in housing and service delivery for seniors; promoting and facilitating self-help and mutual support among seniors and their families; and creating conditions in which seniors can continue to lead active, fruitful lives.

Ms. Darke showed slides illustrating various programs in several countries. Her commentary is summarized here.

Australia

In Australia, the Community Options Program uses a "brokerage approach" to arrange co-ordinated packages of individual care and services to help seniors maintain independent lifestyles for as long as they can. Innovative financing and tenure options include resident-funded non-profit housing schemes such as lifestyle retirement villages and the facilitation of joint ventures involving government, the private sector, and voluntary organizations.

Denmark

The Danes are attempting to remove barriers that prevent seniors from continuing to live active, independent lives. These efforts are taking the form of renovation of existing housing stock, improved access to community-based services, and development of housing projects designed to accommodate both seniors and young families. In rural Denmark, small groups of non-profit townhouses are being built in village centres so that seniors can remain in familiar surroundings.

The Netherlands

The Housing for the Elderly program has two objectives: to adapt existing housing stock to meet seniors' physical needs and to improve access to support services to help seniors stay at home. This recently launched program is the result of extensive consultations with seniors and housing and service organizations. New housing designs are also being investigated in the Netherlands.

Sweden

In Sweden, 18 per cent of the population is already 65 or older, and many seniors live in old districts and residential areas. The renovation and improvement of this housing stock to meet seniors' needs is receiving much attention. One major initiative is the installation of elevators in existing multi-storey buildings. Efforts are also being made to improve access to community-based support services by adding or renovating communal spaces in existing buildings and by building community service centres that offer meals as well as opportunities for socializing.

United Kingdom

In the U.K., the focus is on enabling seniors to stay in their own homes. Efforts include assessment and advisory programs, home repair grants, home adaptation programs, assistance with home maintenance, personal emergency and reassurance systems, Meals on Wheels, and help with daily activities. Nearly 5 per cent of British seniors live in

sheltered housing. Abbeyfield homes, which look and function like ordinary homes and are based on a shared-responsibility concept, represent one of the most popular supportive housing options.

The U.K. has developed a variety of life-tenancy and home-income plans, primarily because the combination of increasing rates of homeownership and rising property values has created a situation for many seniors wherein they have valuable assets but restricted incomes.

United States

In the U.S., housing options include accessory apartments, shared housing, congregate housing, retirement communities, "assistive living," and continuum-of-care communities. Service delivery is done in a variety of ways, including traditional community service provision, provision of services at home, and on-site services in seniors' housing. Financial and tenure options range from limited-equity co-ops to mixed-use developments, reverse mortgages, private/public partnerships, and more traditional approaches involving tax-exempt bonds, tax credits, and block grants.

Ms. Dark concluded her discussion by outlining the principal objectives of the CMHC research program:

- To gain a better understanding of the future socio-economic and health characteristics of the older population and the special needs of frail seniors and those in rural areas.
- To increase awareness of the types of housing, financing, and service options that are, or could be, available to seniors.
- To identify ways of adapting existing houses and seniors' housing projects to enable seniors to age in place.
- To evaluate new types of housing that can increase seniors' choices and to determine how these can be made more widely available.
- To develop ways of enabling seniors to use their assets more effectively, particularly the equity in their homes.
- To explore ways of improving co-operation between the housing, health, social service, and transportation sectors.

Workshop 1A:

Empowering Seniors — Mobilizing for Change

Leader: Stephanie Riley
Director of Community Development and Programming
Family Support Institute
Vancouver, B.C.

Chairperson: Dr. Veronica Doyle, Associate
VanCity Enterprises Ltd.
Vancouver, B.C.

Facilitator: Dan Pratt, Professor
Department of Adult Education
University of British Columbia
Vancouver, B.C. (Session 1)

Gloria Levi
Royal Arch Masonic Homes
Vancouver, B.C. (Session 2)

This workshop was intended as a participatory exercise in "empowerment." In the first session, **Stephanie Riley,** of the Family Support Institute in Vancouver, focused mainly on assertiveness training and visualization techniques. An interesting twist occurred when a workshop participant challenged the leader, saying that the participants at the conference, by and large, had already developed assertiveness skills and really were looking for assistance in the area of advocacy. Ms. Riley responded by offering a somewhat different workshop in the afternoon session, one devoted to honing advocacy skills and analyzing avenues for action. The following report combines content from the two sessions where appropriate.

Ms. Riley discussed various concepts that are incorporated in the term "empowerment," including having and making choices, being an active participant in one's own environment, feeling strong and confident, feeling in control of one's own destiny, and having the ability to take risks. An important component of empowerment is the ability to see change as positive, "as a partner, rather than an adversary." Empowerment, she explained, is a dynamic process, a process of change in itself.

To be receptive to change, one has to nurture certain attitudes, including "an attitude of curiosity and involvement in whatever is happening — in your environment, where you live, your workplace, your family; the belief that we can influence events, and the willingness to act on that belief rather than being the victim of circumstance; and the belief that life-changes stimulate personal development instead of threatening the status quo."

Ms. Riley defined the term "advocacy" as "speaking out for change" and encouraged seniors to speak out for themselves and to get out of the habits of compromising and putting others' interests first. Speaking out and advocacy are not necessarily adversarial, she noted, but it is essential that seniors

express their *own* feelings and preferences, rather than those that others think they should have. Among the benefits to be gained from speaking out are control and self-respect.

Session 1

Breaking into four groups of 10 to 15 people, workshop participants were asked to define what came to mind when they thought of "home." Responses included support/ encouragement; privacy; personalized environment; warmth; space; love from family; companionship; potential for growth; choice of lifestyle; "feel" rather than setting ("you take your home with you"); roots rather than location; people rather than place; flexibility; security; and community involvement. One group focused on the issue of affordability: what does one do when increasing rents and maintenance costs make it difficult or impossible to stay at home, yet one is not ready for a care facility?

Ms. Riley summarized small-group responses, commenting that security, in terms of both finances and safety, had been mentioned repeatedly. She also noted the obvious desire for privacy and independence, pointing out the distinction between privacy and isolation or loneliness. Both personal space and emotional privacy are important, again having to do with the matter of choice — "the right to decide what part of yourself you want to share with people." Similarly, independence "is not necessarily doing everything for yourself.... [It is] making the choice to do what you want and.... allowing someone else to do the rest."

Deciding exactly what it is you want is the first step to creating what you want, Ms. Riley said. She discussed problem-solving behaviour, saying that too often it is "band-aiding; smoothing things over," which does not actually deal with the problem. Alternatively, she suggested, "positive creation of a vision" is necessary, followed by action to bring it about. As an exercise in the creative process, participants were then asked to envision trying to do something they had always wanted to do, and failing.

It was at this point that a woman rose and asked if Ms. Riley was "prepared for a monkey wrench in [her] works." She suggested that the leader was preaching to the converted and added, "We are all people who have achieved all of these things, or we wouldn't be here. We're people who *are* with groups.... I have a brief I want to give the government. I want you to help empower me to take that brief to the government." Other participants added that what they wanted were strategies to increase their clout and their independence. The necessity of *interdependence* was also mentioned: working with others gives one strength rather than taking away independence.

Below is a summary of some of the issues raised during the ensuing discussion.

- Most of the housing problems faced by seniors are financial and political.
- "You can't rely on the experts. You can use them.... but you have to become your own expert."
- "When you're dealing with governments, you have to learn to speak 'governmentese.' "
- Governments do understand that seniors are voters and are finally realizing that citizen action is powerful.
- An effective campaign technique is to "personalize" the issue: bring it to the individual behind the title or the office door.
- Not only motivation, but also techniques to equalize the power between citizen groups and government, is needed.

Veronica Doyle, of VanCity Enterprises Ltd., wrapped up the workshop by thanking the woman who "threw the monkey wrench into the works: You really did us all a favour by not only talking about the process, but by doing it, by taking control of the workshop and getting what you wanted out of it."

Session 2

Ms. Riley used similar exercises to begin this session, discussing the advantages and costs of empowerment and the importance of a positive attitude toward change.

"*Advocacy* simply means persuasion — getting the other person to do what you want" was the introduction to the advocacy component of this workshop session. "It means challenging people in authority and.... taking a little of their power away from them. Advocacy is not for the faint-hearted. You

don't make a lot of friends; sometimes you lose some friends..... You're upsetting the status quo. What you will gain is respect and influence and control of your life."

In discussing the elements of good advocacy, Ms. Riley asked for participants' involvement. She explained that advocacy should focus on solutions, not problems; examples offered by workshop participants referred to the need to break down others' expectations of seniors — family's, friends' and society's. Rules for effective advocacy include:

- Always offer solutions rather than describing the problem.
- Personalize your campaign — target a particular individual.
- Recognize when a particular individual is not a useful target.
- Be specific about what action the other person can take.

In response to examples offered by participants, Ms. Riley suggested that working with local communities is as important as dealing with City Hall. For example, in the case of the NIMBY (not in my back yard) syndrome with regard to seniors' housing, bringing the neighbourhood "on side" is essential; beyond that, it can legitimately be pointed out that seniors are not the only group affected by housing issues. Coalition-building can be a key to successful advocacy, for example, in the area of controlling exorbitant rent increases.

"Lack of professionalism and lack of ethics" — that is, not keeping promises — on the part of decision-makers was mentioned as a recurrent problem. Ms. Riley suggested that one protection against such inconsistency is "never accept vague promises or sweeping statements." She also recommended documentation as an essential part of the advocacy process, along with assuring media coverage of promises both made and fulfilled. Another participant commented that it is the lack of *ethics* in government that's the real problem — and it was generally agreed that the only solution to that is to vote them out!

"What are your tools and your skills for mobilizing your own grassroots?" Ms. Riley asked participants. Responses, which encompassed advice from current and former elected officials in attendance as well as citizen activists, included:

- Use the media (at the very least, write letters to the editor).
- Team up with other residents — not necessarily seniors — who don't want to see your neighbourhood demolished. Build coalitions: "Unite and conquer!"
- Be knowledgeable about your subject and able to communicate your concerns clearly and logically.
- Be persistent. If you can't reach a decision in one meeting, feel free to walk away and come back for another attempt.
- Avoid divisive tactics; seniors are a part of *every* community.
- Look at obstacles as challenges and try to negotiate around them.
- Always have a variety of solutions in your arsenal and always have a "bottom line."
- Know your enemy and anticipate his or her responses.
- Recognize and deal with the irrational fears that co-exist with housing issues, such as fears of tax increases or property devaluations.
- Know and contact the major players in all relevant fields, for example, unions, pension plans, builders and developers, and politicians.
- Do your homework — if you have not, politicians recognize it instantly and do not take you seriously. Credibility works both ways.
- Don't be afraid of taking on the role of "the authority" on seniors' housing issues. Who knows better than seniors what seniors need?
- Change your tactics and styles of approach if what you're doing isn't working.
- Apply public pressure and make it attractive for the person or official body to comply with your requests.

Chairperson Veronica Doyle asked if the group could look at the issue of ethics, suggesting that there are differences between advocating in situations where the problem is "inertia or bureaucracy or lack of interest or

lack of willingness to listen" and advocacy in situations where the problem is "dishonesty or greed or self-interest, which is often bolstered by the way we look at the use of land in this country."

A former Coquitlam alderwoman and gerontologist suggested that senior activists could constitute "watchdog committees" that could keep an eye on developers' plans and determine whether, for example, seniors' housing projects are being used to "grease the wheels" for other, less acceptable, projects.

Other problems of unethical behaviour on the part of builders and elected officials were brought up, and the relevant question was defined as "Do you have the power to do something about it, and how?" Various options for empowerment were discussed with respect to situations in specific communities.

The fear of losing what they already have was mentioned as a serious obstacle to activism, not only on the part of seniors but for any disadvantaged group. The speaker commented, "When those of us who are in the care-providing field go to bat for them, we.... get crucified.... We all know what's wrong, and we all know what we need, but how do we get some real, solid action from bureaucrats, who appear to be impervious to reason?"

Ms. Riley pointed out that seniors uniting on issues will strengthen all participants. One professional advocate suggested that seniors make sure that the people they hire to represent them do represent seniors' needs. Ms. Riley illustrated this idea by saying, "How many of you think of your doctor, or the hospital, as employed by you? They're dependent on your being sick, and that's important [to remember].... When you look for a doctor, or deal with any professional, you [should] see yourself as contracting that service from them."

As a closing comment to the second session, one delegate said that, as a representative of the Royal Canadian Legion of the North Shore, he had participated in starting a seniors' housing society in 1974. Having struggled along until 1982, the group then approached the Kiwanis Club, and within two-and-a-half years they had accumulated $2.5 million to build an intermediate care home.

Workshop 1B

What Do I Want? — A Look at Lifestyle Planning for Retirement Years

Panelists:	Charlotte Murray, Architect The Iredale Partnership Vancouver, B.C.
	Elizabeth Bristowe Consultant and Clinical Psychologist Vancouver, B.C.
	Nadine Asante, Journalist *The Province* Vancouver, B.C.
	Anne Duggan, Owner and Operator Halliday House Residential Care Home Parksville, B.C.
Chairperson:	Al Campbell, Manager, Non-Profit Programs British Columbia Housing Management Commission Burnaby, B.C.
Facilitator:	Gloria Levi Royal Arch Masonic Homes Vancouver, B.C. (Session 1)
	Dan Pratt, Professor Department of Adult Education University of British Columbia Vancouver, B.C. (Session 2)

Lifestyle and housing choices for retirement years were the subjects of this workshop. Participants were fortunate to have as panelists four active, independent, articulate career women, each of whom has been directly involved with both the problems and the options facing seniors in general and older women in particular (who, more often than not, find themselves alone in their retirement years).

Charlotte Murray, an architect with the Iredale Partnership in Vancouver, opened the session by discussing the meaning of independence, saying that it has a lot to do with having the right and the responsibility to choose. Referring to Archbishop Scott's charge to participants, Ms. Murray stressed that it is up to each of us "to be responsible decision-makers, to discover ourselves, and to shape our own future."

Housing choices are essentially a matter of lifestyle and are therefore based on individual wants and needs which are not the same thing. Ms. Murray pointed out that housing serves as "the base for our personal lifestyle, the context and the complement to

the way we live." From an architect's point of view, she isolated three ranges of characteristics that define the different housing options:

- Size (of the household) — from a single person living alone to a very large complex housing hundreds of people.
- Services — from the totally independent individual who needs no services to near-institutional living.
- Sharing — from living alone with no restrictions, through congregate housing where perhaps only meals are shared, to Abbeyfield housing, where common areas, responsibilities, and decisions are shared by all residents.

"Every type of housing fits into those three ranges somewhere.... There are, of course, also physical differences." Ms. Murray explained that form — shape, size, and location — constitutes the fourth major element to be considered, and though it is not necessarily dictated by lifestyle, form can help to realize a chosen lifestyle.

These decisions are complex and do not have to be made all at once. Certain aspects of one's housing needs are definite; Ms. Murray offered examples such as "I will not share my bathroom", or "It is absolutely essential that I have companionship every day." Other decisions are negotiable; one thing is traded off for something the individual wants a little more. Examples of this kind of trade-off include giving up some privacy in exchange for the opportunity of companionship; giving time and effort in exchange for the right to make decisions, for example, in a strata council (condominium); choosing between intimacy (as in an Abbeyfield home) and the security of a long-term continuum-of-care home. Ms. Murray stressed that none of these decisions is easy, and all require "exploration of the opportunities", self-examination and planning.

Workshop chairperson, **Al Campbell,** of BCHMC, made the point that all these lifestyle choices exist on a continuum. "Where those features intersect at a particular point in people's lives is the *target market* that any developer needs to try to select when building seniors' housing.... How narrow that market slice is dictates how well we're going to be able to sustain a [particular] type of development in the longer run." He noted that some special types of developments, such as Abbeyfield and congregate housing, appeal to only a very small part of the seniors population.

Psychologist **Elizabeth Bristowe,** who teaches gerontology at Simon Fraser University and has her own private practice, has much experience in working with people of all ages on decision-making. "Decision-making is a skill. There are rules and tricks that we can use which differentiate between decision-making and dithering." One aspect of decision-making is clarification of one's goals; the second part is empowerment, giving oneself permission to become an informed and assertive consumer. And the first requirement is a clear understanding of what the options are.

A recent National Council on Aging study of 800 seniors shows that, in the area of making health choices, seniors have become much more assertive and responsible. Ms. Bristowe pointed out, however, that this is not true for housing choices.

Ms. Bristowe demonstrated a "decisional balance sheet" that can be used for clarifying the issues, one at a time, in any particular decision-making situation. She stressed the importance of looking first at each advantage and disadvantage, financial and emotional, *for yourself*, then at the advantages for others (for example, your children). The usefulness of this exercise is that the issue in question is divided into very small components, each of which can be clarified before going on to the next.

With regard to the next step, implementing the decision, Ms. Bristowe discussed "self-talk", saying that we give ourselves about 22 000 messages a day that "get in the way of our power." Her advice, quite serious even though humorously offered, was "If you're going to talk to yourself, talk sense".

Nadine Asante, a journalist with *The Province* newspaper, pointed out that no matter how many plans we make, the future is also "in the hands of the gods", that personal plans can be changed overnight by ill health, the death or departure of a spouse, or financial disaster.

Offering a personal perspective, Ms.

Asante discussed her experiences as co-ordinator of Vancouver Homesharers, "a non-profit seniors' housing program that maintained seniors in their own homes by providing compatible homeseekers who would help the senior in return for reduced living costs". The program did not work. By the time the senior homeowners recognized that they needed help, they needed more help than the homeseekers were prepared to give. In addition, the homeseekers seemed to share certain social dysfunctions — why else would middle-aged women, for example, be living a transient life? Ms. Asante suggested that the problem was that both homeowners and homeseekers had unrealistically high expectations. She pointed out, however, that homesharing *can* work if ground rules are mutually understood from the beginning and compatibility is established, as in the case of a group of seniors who buy a house together.

Another option is government-subsidized boarding homes, such as Central Park Lodge in Vancouver. But even the best of these places have many drawbacks, in particular small rooms and small, overcrowded elevators. Ms. Asante talked about the need for maintaining dignity: "Age is debilitating if it means loss of independence and loss of dignity, so what we must work toward is maintaining independence and dignity in all things affecting seniors, including housing".

Suggesting that "the housing needs of seniors and ex-psychiatric patients are not too different", Ms. Asante praised the Coast Foundation apartments, founded for discharged mental patients by psychiatric social worker Jackie Hooper. "Both groups are a minority, both need support services and social networking, which is offered in the five minimally supportive Coast Foundation apartment blocks, each with a live-in manager and social co-ordinator. Interest has been shown from all over North America, because it is precedent-setting housing for a minority group". In an interview, Ms. Hooper told Ms. Asante that the large, bright apartments have generous ensuite storage space for personal belongings, as well as private kitchens and bathrooms; she also stressed the value to tenants of security, peer support and help in dealing with government agencies. She pointed out, however, that seniors' needs are diverse and that Coast Foundation housing would provide only one answer.

Anne Duggan runs a small private residential home for frail seniors, in Parksville, where 28 per cent of the population is over 65. From her background as a nurse, as well as her current work, she brought a perspective of a "lifetime of work with the elderly". She pointed out, as had Nadine Asante, that despite good planning, it is impossible to predict what changes aging will bring — for example, in the way of physical or mental deterioration, or loss of a spouse. "None of us has been in the aging process before". She said, however, that it is essential for each of us to become aware of what our options will be. She suggested that participants should visit nursing homes now and begin to imagine themselves in the position of needing supportive care — and to understand that our options are going to decrease, not increase.

In terms of projecting into the future, Ms. Duggan recommended looking at the community, rather than the individual household, in which one lives. "Think of where you live now, on a pleasant main street. Are you actually going to be able to cross it 10 years from now, or is the traffic going to be so horrendous that you'll wish you had moved to the other side of the road some time ago"? She pointed out that the things we have to think about for the future are very basic, and often good solutions to actual or potential problems can be found through having a strong voice at City Hall.

Referring to Ms. Bristowe's "decisional balance sheet", Ms. Duggan said that most people in her experience made their decisions with others in mind, such as their middle-aged children, who often turned out not to be there when the time came. She said that seniors must be "selfish" in planning for the future.

Al Campbell reminded the group that — as individuals and as planners — we should not be so preoccupied with chronological age that we forget the importance of attitudes (some people are old at 50, while others remain physically and mentally active until their deaths in their 80s). This was reinforced by Elizabeth Bristowe's comment that, although we cannot entirely control what

happens to us, we can — and should — decide on our attitudes toward it: "If given a lemon", she suggested, "make lemonade".

The discussion period began with a comment by one woman who felt that she was being deprived of choices because the increasing costs of living were using up her savings. Charlotte Murray agreed that affordability is a pressing problem for many seniors, and offered one solution known as NORC ("naturally occurring retirement community"), where "groups of older people have found themselves [places] and have also found that they can help each other and develop quite a wonderful, supportive community".

It was mentioned that many seniors do not like being limited to tiny bachelor suites. Some non-profit societies are converting their bachelor suites to larger one-bedroom apartments. In support of this, another participant explained that many seniors have many treasured possessions that they are not willing to give up and that a bachelor suite simply does not provide enough space to store or display these precious items. Al Campbell explained that publicly funded housing programs prefer not to spend money on conversions, because they do not increase the number of housing units. Housing societies, he said, may nevertheless raise the money to convert older bachelor suites. He recommended finding out under what social housing program the housing development in question was constructed, and then asking the responsible agency if it would approve expansion or conversion if it were funded. Many developments have the option to refinance but will not do so because it would mean raising the rents.

A participant asked where a community "might get the money for conversions, given that the mortgage has to be paid whether the housing consists of three bachelor suites or two one-bedroom apartments." Al Campbell responded that both the province and the federal government recognize that upgrading older buildings is a major challenge.

He noted that thousands of acres across the country are presently underdeveloped, and that, if this land could be converted, at market prices, to a higher density, it might provide extra funds that could be directed into local areas for converting existing units. He suggested that local seniors' groups should take advantage of the expertise available to them and put together some proposals for both BCHMC and CMHC, with specific dollar amounts included, as both levels of government realize that local residents know better than the experts what their redevelopment needs are.

An architect and developer who described himself as a "seasoned citizen" echoed Anne Duggan's remarks, saying, "Look around *now* at the options. Take a good slice of your day or your week and.... go around to open houses, visit congregate care facilities, because it is a real eye-opener." He went on to say that the economics of land is one of the biggest obstacles to independent decision-making, because so many options are not affordable. His comments were underlined by a woman who said that often by the time seniors are displaced from their buildings, they are not mobile enough to thoroughly explore the housing options available to them.

Elizabeth Bristowe agreed, pointing out that "many of us are inclined to stay exactly where we are until we're desperate. It simply isn't going to work, now or later". Echoing Anne Duggan's advice, she put out a strong plea for "constructive selfishness. Frankly, if I don't look after myself, it means that I have nothing left to give you, and ultimately I'm going to be a perfect nuisance. I believe that God helps those who help themselves, and I'd like to try and do that early on." Acknowledging that 10 to 15 per cent of those over age 65 will need supportive care, Ms. Bristowe said that this still leaves 85 per cent who will have other needs and that these people have to start looking earlier at their options.

Another participant commented that the agency for which she had worked offered retirement seminars to its employees the year they retired, which she did not find to be particularly helpful. She said that, as the senior director of a social service agency, she had "practiced what she preached" and had done her retirement planning early, and that she was very pleased with the results.

One woman pointed out that she had attended a retirement seminar eight years ago, but that things had changed in the economy so much that it was hardly relevant

today. In response to a question about what advice would be useful, a participant said that his company was encouraging him to increase his vacation time gradually, an extra month a year, and to change his work format to that of a consultant.

Another woman commented that she finds it hard to admit that she will become debilitated, and that therefore she resists planning now for the eventuality that she will need continuing care. Elizabeth Bristowe sympathized and said that we learn from an early age to value ourselves for such things as who we are in the outside world, how much money we earn, the house we live in and the car we drive, and that it is very hard to re-evaluate all that. Charlotte Murray added that a growing percentage of people will go on healthy and able for most of their lives; that disabilities themselves are not what they used to be. From a planner's point of view, she said, "We don't want to make people dependent; we want to allow them to enjoy a measure of independence. Independence is an understanding: it's not a physical state, it's an attitude; it's not an ability to do something alone, it's an ability to help someone else." Returning to Archbishop Scott's charge, she encouraged people to "push, get out there, make decisions, be innovators, *push*. Our environment is changing faster than we are. We have changes happening all around us. We are citizens of our communities; it's up to us. If we see a need in our community for expanding the use of the land, densifying, whatever, let's push for it."

It was pointed out that people sometimes have unrealistic expectations of their retirement years, like the urban couple who fantasize about fishing every day at their lakeside cottage. After 40 or 50 years of working full-time, it is often daunting to face 24 hours a day of unstructured time, whether one lives alone or with someone else.

One woman mentioned that most people do not change their lifestyles: "If you've lived 40 years one way, you don't go and learn to play golf just because you retire."

Many agreed, however, that it was often tempting to move to a new community after retirement — either for financial reasons, or in search of a more pleasant climate, or to be closer to middle-aged children and/or grandchildren. The pitfalls of such a move were discussed at length, and the most important of them seemed to be that it takes a long time to build up a network of people who "greet you by name" and who "care *about* you, not just *for* you". Many people find it difficult to take the initiative in making new friends, particularly after having lived in the same community for many years, so they risk becoming isolated in their new community —which can be devastating if a spouse dies or becomes disabled before a local supportive network is established.

With regard to the role of seniors' middle-aged children, two studies were cited. One, in Hamilton, Ontario, showed that 28 per cent of people over the age of 65 were caring for one or two older parents. Elizabeth Bristowe cited a disturbing Duke University study, which revealed that caregivers in their late 50s tend to be very highly stressed. A not uncommon example is a menopausal woman whose husband is having his own mid-life crisis, who has grandchildren expecting grandmotherly attentions as well as the older parent or parents who are more or less dependent on her, and who may be using more chemicals (such as tranquilizers or sleeping pills, or alcohol) than she should. As Ms. Bristowe summed up, "Who is looking after whom?"

On a different note, participants were told that certain expectations are very positive: those who expect to be listened to, who expect their voices to be heard, will find that they *are* listened to.

Several participants expressed concern that seniors were being compartmentalized, and that "ghettoization" in all-seniors housing complexes is just what many of them do not want. One problem is that some communities that were built for younger seniors are not capable of supporting those same people as they grow older and become more frail. But a more crucial issue for many was summed up by one participant, who said, "I want to live with kids, skateboards, dogs, and some old people if I must. But no old-age housing for me!"

Elizabeth Bristowe pointed out that, while she had grown up in an intergenerational household, as had many people of her generation, the mere fact that more people are living longer means that

there *are* more frail seniors today than there were a few decades ago and that they do require more care. Nadine Asante agreed, reporting from another workshop that all of the 5595 intermediate, extended and long-term care beds under the jurisdiction of the Vancouver Health Department are full and that there is a one- to two-year waiting list of 800 people for those beds. Again, the message was that we must be careful not to generalize about seniors; people need as many options in the second 50 years of their lives as they do in the first 50 years.

Al Campbell wrapped up the session by suggesting, "Pick someone you trust with whom to talk about your expectations. Don't feel you have to apologize for doing something new, just because it doesn't fit the mould you were educated with." Anne Duggan offered excellent advice for coping with the future: "If we have a latent sense of humour, we should develop it now. If we have an impending sense of dependency, we should give it to someone else. And we should stay open to change."

Workshop 1C

Purchasing Your Retirement Home — A Dialogue with Architects and Developers

Panelists:	Michael Audain, Developer Polygon Properties Vancouver, B.C.
	Graham Crockart Graham Crockart Architect North Vancouver, B.C.
	Jim Wilson, Professor Emeritus Department of Geography Simon Fraser University Burnaby, B.C.
	Anne Spicer, Volunteer Victoria Abbeyfield Society Housing for Seniors Seniors Serving Seniors (and the Community) Victoria, B.C.
Chairperson:	Michael Geller, President Urban Development Institute of Canada Vancouver, B.C.
Facilitator:	Gloria Levi Royal Arch Masonic Homes Vancouver, B.C. (Session 1)
	Dan Pratt, Professor Department of Adult Education University of British Columbia Vancouver, B.C. (Session 2)

Workshop chairperson, Michael Geller, opened the session by noting that eight or nine years ago a conference such as this would not have offered a session with developers, because developers were not involved with responding to seniors' housing needs. Today, he said, they are playing a significant role, along with non-profit groups and others involved in seniors' housing who are concerned with providing choices.

Mr. Geller invited all the participants — whether seniors, developers, or planners — to share their thoughts on designing and building retirement homes. He stated that the intention of this workshop was "to talk about the different types of retirement housing built by non-profit groups and government, but more importantly, by the private sector: the developers sometimes working with the banks and sometimes working with non-profit groups."

Developer **Michael Audain** explained that his company, Polygon Properties, builds only one part of a range of housing options, that being "condominiums for independent living." Polygon currently has seven projects (totalling 600 units) in the Vancouver area that are targeted to adults; about 1000 more units are either under construction or nearly so. These incorporate two types of housing: urban apartment communities, such as Somerset Green, a 137-unit project in North Vancouver, and Queen's Gate, a Richmond project of 220 units (both designed by Graham Crockart); and suburban townhome communities, such as Chartwell Green, a 180-unit project in Langley.

Mr. Audain outlined three characteristics that make these developments different from other multi-unit complexes. First, they are age-restricted, in that one member of the household must be over a certain age (generally 45, but in some cases 55). Second, they incorporate special design elements, such as grab rails, lever hardware for doors and faucets, and ground-floor master bedrooms in the town houses. Finally, they offer a wide range of amenities, including lounges, exercise rooms, spas, workshops and studios, guestrooms or suites, a "grandchildren's playroom," living quarters for a concierge, and other special-purpose spaces.

With regard to the future, Mr. Audain speculated that "the demand in British Columbia for adult communities in the coming decade is going to be very strong, not only from urban British Columbians but also from people moving here from other parts of Canada who are attracted by our mild winters." His company's research has shown that people leave their home to move to retirement communities primarily because their house is too large and too much of a chore to maintain. Most often this decision is a "buy-down decision," in that the condominium costs less than the selling price of the house, which in Canada gives the owner a tax-free capital gain.

Other issues that Polygon's surveys have shown to be important when seniors make the decision to move are security, of both the individual (particularly for women living alone) and the living space (for example, for a couple or individual who spends part of the year elsewhere), and friendship. One-third of the residents of Somerset Green mentioned friendship opportunities as their primary reason for moving to the retirement community, and Mr. Audain suspects the percentage is actually higher. He maintained that a full-time activities co-ordinator on staff is essential to make sure the tenants are able to flourish in the social environment. The developer, he said, "is not simply building a physical structure — we have to build a community."

Architect **Graham Crockart** began by addressing the difficulties of getting zoning changes in established communities. He explained that Polygon has learned to use seniors' power to bring about zoning changes. The Somerset Green development would not have been built without a well organized campaign by area seniors who wanted the complex built. Pointing out that Somerset Green was inhabited by people living within six blocks of the site, who felt a sense of place in the area already, Mr. Crockart stressed the importance of using architecture that complements the existing community.

Seniors, whatever their financial status, often have trouble staying in their homes; however, people of low and fixed incomes have different options than do those who are wealthy. Mr. Crockart explained that housing cost differentials mean that city dwellers of lower incomes are more likely than those with higher incomes to have to leave their community if they leave their home. He pointed out, however, that there can be advantages, such as safety and a slower pace of life, to leaving the urban centres. He described a lower-cost housing development in the Okanagan, consisting of one- and two-storey townhouses in an area with a large retired population, and noted that even in smaller apartments architects can be innovative with their use of interior space.

Suggesting that seniors in the market for a retirement home should look at all the options, Mr. Crockart pointed out that church groups, special-interest groups, and service clubs such as Kiwanis are "taking advantage of land they already own and building excellent accommodations" that offer residents companionship and friendship as well as comfort.

Another option is the seniors' co-operative, of which there are now three in B.C. As Mr. Crockart explained, a housing co-op is started by seniors with a small non-refundable deposit. Land is then purchased from the municipality, either at market price or slightly subsidized. The seniors formally establish the co-op, collect a refundable $1000 deposit from each member, arrange the financing and rezoning, and begin developing the project. Sometimes the co-op members join early on with a developer, who takes part of the front-end risk. The obvious advantages of the co-op arrangement are that the seniors are the owners and, in a sense, the developers; they can exercise their political clout, arrange their own financing and be "masters of their own destiny."

Mr. Crockart used a Kelowna development as an example of one that encompasses all types of housing. It consists of four buildings of apartments fully equipped for independent living. In the centre are two buildings, one of which contains independent apartments with reduced kitchen facilities and a common lounge and dining, recreation, and activity rooms for "semi-dependent" tenants. The other building is a full-fledged care home, with a common dining room and lounges.

Mr. Crockart also advised seniors to "look to the area where you live," saying that seniors' centres can cater to all forms of housing. "Architects can only respond to your needs."

Jim Wilson, a professor at Simon Fraser University, examined housing issues from the perspective of affordability. "What you've seen is what is being built for the financially comfortable. The group that can't afford it is growing..... More and more people [in B.C.] are unable to afford what private enterprise is able to build and market — and we *have* to do something about that."

Professor Wilson said that despite the inequities that seniors face, he remained optimistic, because during the past year developers, municipalities, non-profit groups, and others have been working together to find ways of making housing affordable to a reasonable proportion of the population. Recent positive changes include the increase in land banks; recognition of the need for higher densities in developed areas, so that the available land can be used more effectively; and the involvement of churches in providing housing options.

Professor Wilson maintained that, besides affordability, there are certain basic needs that cannot be compromised. He mentioned that vacancies exist in apartment complexes where the rent is only $125 per month, because the apartments are too small, too dark, and too old to be considered livable. The physical basics include:

- Adaptability — Enough space must be built in to enable the resident eventually to accommodate a wheelchair or a walker; this means wide corridors and doorways, big kitchens, and bathrooms. Also, counters and storage areas should be height-adjustable, in consideration of the fact that even mobile seniors will ultimately have minor problems in functioning (bending down or reaching up).
- Location — Any seniors' housing, subsidized or not, must, at the very least, be located near transportation. Professor Wilson offered the example of an unsuccessful proposal for a North Vancouver non-profit housing complex that was located more than a mile from the closest store, separated from the store by the Upper Levels Highway, at the top of a steep hill, between a dog kennel and a funeral home.

In addition to the physical basics, Professor Wilson pointed out that emotional needs are equally important. He commented that it can be difficult to retain self-respect when you are forced, at age 70, to relocate because you cannot afford to stay in your own neighbourhood. Besides physical security and security of tenure, people need some sense of control over their own home, some sense of belonging, and some sense of support as they age. He referred to the thesis of Veronica Doyle, chairperson of Workshop 1A. This thesis presented a study of seniors living in rental, co-operative, or condominium housing and identified their primary needs as being sense of pride, security, and free spaces. All of these needs can be met in fairly small but specific ways, starting with well-maintained housing.

Professor Wilson pointed out that a major distinction exists between "programs

provided and spaces provided where people can do things when they feel the need." Workshops, lounges, private spaces for medical consultations, and spaces with no defined purpose are all necessary for that sense of control. Through consultation and participation, a sense of ownership and belonging can be fostered. This means house committees not only must be permitted, but must be listened to, and that the profession of housing manager will have to be redefined. To ensure that these concepts are incorporated into all seniors' housing for all income levels, Professor Wilson advised, seniors will have to mobilize their considerable numbers.

In volunteer **Anne Spicer's** estimation, the three main factors on which seniors' health depends are shelter, nutrition, and activity. She referred to Archbishop Scott's address, noting that there is a difference between the things that are necessary and the things that are possible. For example, one Abbeyfield home in Victoria currently has only bachelor suites (though one-bedroom apartments are planned for the future), but the real essentials of a seniors' home are there.

Pointing out that "the need for adequate, affordable, appropriate housing is tremendous," Ms. Spicer explained that increases in rent damage seniors' health, because food costs have to be cut to accommodate the higher cost of shelter. She mentioned a study showing that the second most common diagnosis among seniors admitted to hospital emergency rooms was malnutrition; these patients were not on welfare, but could not afford to stay in their rental accommodation and still have a healthy lifestyle. During the ensuing discussion, it was generally agreed that restaurant-style meal service for anyone who wants it is the first essential service for any seniors' housing model.

Various options other than renting are sometimes possible, Ms. Spicer suggested. A house can be adapted to make it more adequately equipped for the resident(s). A house can be converted into a duplex, owned by the senior, with the senior living in one half and a married son or daughter with children renting the other half. The senior can purchase a condominium, so that monthly costs are fixed. It is also important to realize that a gross income of less than $20 500 per year entitles seniors to subsidized housing. Churches have begun to play an active role, and many of them have found land that could be used for low-cost housing for seniors and young families. But involving seniors in the planning process is essential, and must be more than a token gesture.

Ms. Spicer suggested four needs that had not been addressed. The first is manager training, done well, with the participation of seniors. Although they often do not realize it, housing managers are frequently the primary caregivers, and they should be appropriately trained. During the subsequent discussion period, the term "tenants' service co-ordinator" was proposed, to replace "manager."

The second need is for a central registry, for all housing but beginning with seniors' housing, listing both subsidized and market-price properties. Companion searchers are also needed. These are people who accompany the lone senior who is looking for housing, to help him or her deal with the sometimes confusing array of choices and questions.

The final need that must be addressed is recognition that seniors are not all "in need" — they need to give to others, too. Ms. Spicer suggested that child care provided by seniors benefits everyone concerned.

Echoing Professor Jim Wilson's comments, Ms. Spicer said that seniors' housing must be close to transportation, stores, professional offices, and churches; it must be sited in a "healthy area"; it must not be on a steep hill. Retirement homes are needed for low-income people, she said, with exactly the same amenities that the expensive "retirement communities" have: safety, security, and independence.

Stressing that co-operation and co-ordination among government representatives, architects, developers, non-profit organizations, seniors, and professional groups would enable major changes to be made, Ms. Spicer ended with a moving plea to all concerned with seniors' housing:

> If you believe in the right of all human beings to have decent shelter and a home from which they can go out safely to do their activities and to which

they can return safely; if you believe in this, and if you belong to a group that is really concerned — whether it is the architecture side, the investment side, the developer side, a non-profit organization, or a church organization — you can become part of a very healing society that will heal the pains that a lot of seniors suffer because they don't have affordable, appropriate housing.

In the discussion that followed the speakers' presentation, many problems were identified as obstacles to healthy aging in place, including not enough government funds for public housing units; lack of income and support services; high cost of prescription medications; shortage of hospital beds for patients with Alzheimer Disease; lack of understanding of the home's importance to some people; lack of affordable housing with sufficient space; restrictive zoning regulations in inner city neighbourhoods.

It was proposed that when a multi-unit seniors' building is constructed, a certain portion of it should be rented out at market rates to the public and another portion rented at a lower rate to people of reduced means. Anne Spicer said that one such arrangement exists in Victoria. It was also suggested that this is always true of multi-unit buildings — some have higher rents than others, which in effect means the less expensive ones are subsidized.

Another suggestion was that when any expensive housing is built, extra costs be factored in to subsidize housing for those with lower incomes. Some municipalities are beginning to require that, as a "price" for permission to build condominiums, developers agree to build rental accommodation as well.

Michael Geller pointed out that — contrary to the frequently heard observation that too much attention is paid to housing for the rich — in 1974 the only housing built in Canada that had the design features seniors need was built for low-income people. He suggested that the disadvantaged group, as far as seniors' housing is concerned, is "the people in the middle." This is changing, however, with the evolution of co-ops and the growth of partnerships among government, church and non-profit groups. It will no longer be possible to rely solely on government subsidies in the future, and private developers must be encouraged to build more units that are smaller and less expensive.

Michael Audain commented that, even though private condominium housing is certainly not for everyone, it is available to the 60 per cent of seniors who own their own homes. He also pointed out that virtually every senior who buys a condominium leaves behind a home that is suitable for a family.

The question of appropriate size was addressed by several participants, with opinions ranging from one extreme to the other. Anne Spicer honed in on the relevant issue, which is that seniors at *all* income levels must have options. A participant added that making various options available at varying income levels takes the burden off lower-income people; both the wealthy and those in "reduced circumstances" have individual preferences as well as basic needs.

Other options that were proposed included the co-operative development of housing by a large group of people who own land in a particular area and the offering of lifetime care and tenure to seniors without families, in exchange for the donation of their homes to housing societies.

Workshop 1D

The Importance of Design — Your Chance to Participate

Leaders: Ron Yuen, Architect
Davidson/Yuen, Partners, Architects
Vancouver, B.C.

John Davidson, Architect
Davidson/Yuen, Partners, Architects
Vancouver, B.C.

Chairperson: Marleen Morris
Public Affairs Co-ordinator
CMHC, B.C. and Yukon Region
Vancouver, B.C.

Facilitator: Dan Pratt, Professor
Department of Adult Education
University of British Columbia
Vancouver, B.C. (Session 1)

Gloria Levi
Royal Arch Masonic Homes
Vancouver, B.C. (Session 2)

This workshop produced two of the liveliest sessions of the conference. There were no formal presentations; instead, the workshop leaders encouraged participants to join in an interactive investigation of design criteria for seniors' housing. Attention was focused on access to, and the interior of, the housing unit in a generic way without considering the special impact of geography, climate, or cultural differences.

Ron Yuen began by explaining that the process for the workshop would be one that he and John Davidson use with their clients, a process that normally takes two days and starts with a number of "givens", such as land and cost. For the purposes of the workshop, he said, the starting assumptions would be that it was the year 2000, that participants — the "end users" — were all 70 years old and looking for a facility into which to move, and that they were all healthy, mobile, and active. He explained that a design issue, such as safety, could be addressed by a variety of specific design criteria — for example, grab bars, walk-in showers, lighting, and stair railings.

Workshop participants were extremely responsive, and as the workshop progressed, it became evident that there was little need for structure, such as dividing into two smaller groups for brainstorming design criteria. Issues and criteria overlapped in many cases, and design elements sometimes fit into more than one issue area. Much of the discussion revolved around two issues: accessibility and aging in place. In this case, accessibility referred to the ability of a reasonably fit and healthy senior to go about daily activities easily.

As **John Davidson** noted, "Aging in place recognizes that personal conditions change and that adaptation of the unit to

changing needs is preferable, less costly and less traumatic than moving to new accommodation."

This report reflects as faithfully as possible the ideas presented, but makes no attempt to reconstruct the "flow" — which would be impossible in a written context.

Design issues

- Enabling the tenant to age in place
- Anticipating possible future physical limitations
- Accessibility of entrance
- Wheelchair accessibility of all areas
- Safety of both indoor and outdoor areas
- Security both within and outside the unit
- Marketability
- Financing for better seniors' housing
- Recreational and health facilities
- Lighting needs of aging eyes
- Storage space
- Private versus communal spaces
- Appropriateness of finishes
- Protection from drafts and cold floors
- Flexibility/adaptability of spaces and furnishings (for example, adjustable-height counters)
- Illusion of space
- Parking
- Landscaping

Design criteria

- Emergency call systems
- Open, flexible, wheelchair-accessible kitchen
- Adjustable-height kitchen counters
- Stove controls on front
- Cabinets at an accessible height
- Adequate space for informal entertaining
- Grab bars and emergency buzzer in bathroom
- Walk-in showers or Scandinavian-style full-bathroom showers
- Bathtub design that eliminates need to *climb* in
- Non-slip, easy-to-clean floor covering in bathroom and kitchen
- In-suite laundry facilities, preferably side by side
- Lever-style faucet hardware
- Bathroom adjacent to bedroom
- In two-bedroom suites, both bedrooms same size
- Central courtyard visible from all apartments
- Lots of natural light; skylights
- Covered walkways
- Well-lit outdoor areas
- "Neighbourhood-friendly" external design
- Large, easily accessible in-suite storage areas
- Uncarpeted work areas — "rooms to make a mess in" — both in-suite and communal
- No fluorescent lighting
- Electrical outlets on balconies and patios
- Flexibility of wiring for example, to enable addition of a communications system
- Walk-in closets
- Space for guests
- Space for large, heavy furniture brought from single-family home
- Good lighting and railings on stairs
- Easy-access fire doors for wheelchair and walker users
- More use of pocket or accordion doors
- No sunken floors, no deep-pile carpets
- *Private* community space, where tenants can meet with others such as tax consultants and podiatrists.
- Improved guidelines for placement of peepholes, thermostats, light switches
- Remote-controlled light switches
- Elevators that can accommodate a stretcher

Other subjects were raised about which there was a good deal of discussion but not necessarily agreement. In summarized form, these included the following:

- Preferred height. Some people thought that ideally seniors' housing should be ground-floor only, though one woman pointed out that most senior women living alone prefer to be on the third through the sixth floors, for security reasons.

- Soundproofing. Although most agreed that it is nice not to have to hear the neighbour's television, some said they felt safer knowing their neighbours would hear them if they called.
- Size of units. Most agreed that bachelor suites are undesirable, and there was some agreement that 84 square metres (900 square feet) is a good place to start in terms of seniors' housing design. However, it was pointed out that to a low-income senior who has lived in a 9-square-metre (100-square-foot) hotel room without an in-suite bath or a kitchen, a 25-square-metre (270-square-foot) apartment is a palace (and is, in fact, the same size as a 9-metre [30-foot] RV). The comment was made that confining seniors to tiny apartments ignores the fact that many seniors have families who might like to visit. It was agreed that seniors' housing should come in a full range of sizes.
- Affordability. Seniors' housing should also come in a range of prices. Most were concerned about losing eligibility for federal housing subsidies if they put too much into an apartment, and the question was raised: Are there funding restrictions based on design criteria? A 50-year-old man expressed his concern that when his generation and succeeding ones reach retirement age, there will not be much in the way of pension plans. Mr. Yuen pointed out that society will be spending less money on intermediate-care facilities if housing is designed to allow aging in place.

Workshop participants found the sessions stimulating and informative. Mr. Davidson noted that the workshop demonstrated "a design process that encourages participation and discussion with the users, tapping a great source of creative energy." It also illustrated, he said, "the broad spectrum of special needs that must be considered when designing for seniors."

Workshop 1E

Financial Strategies for Your Retirement Years

Panelists:	Bill Turner, President Canadian Home Income Corporation Vancouver, B.C.
	Doug Pronovost, Business Development Officer National Trust Vancouver, B.C.
	Bob Saunders Manager, Retirement and Tax Services VanCity Credit Union Vancouver, B.C.
Chairperson:	Rho Tuttle Program Manager, Lending CMHC, Vancouver Branch Vancouver, B.C.
Facilitator:	Gloria Levi Royal Arch Masonic Homes (Session 1)
	Dan Pratt, Professor Department of Adult Education University of British Columbia (Session 2)

Two types of financial strategies — home equity conversion and tax planning — were the subjects of this workshop. A large proportion of seniors (69 per cent in B.C.) are homeowners. Some have paid off their mortgages but must live on small pensions; strapped for cash, they need a way to supplement their meagre incomes. Other seniors have homes, investments, and pension income. Everyone is interested in the best ways to provide secure financial futures for themselves. The three panelists in this workshop offered participants advice on income tax planning and on two different methods of home-equity conversion. For detailed advice on any of these options, participants were advised to contact their own financial planners directly.

A recent innovation in home-equity conversion in Canada was described by **Bill Turner** of the Canadian Home Income Corporation. The program guarantees the conversion of home equity into retirement income through the use of a special purpose mortgage to purchase an annuity. It is designed for seniors who want to maintain ownership of their home, but also want to increase their income through "securely using the equity in their house." Mr. Turner emphasized that the program is *not* for seniors who want to leave the full value of their house to their estate, because the mortgage repayment will reduce the value of the house to the estate.

To be eligible for the program, seniors must be over 60 years of age (both members of a couple must meet this requirement) and must own their residential property and have clear title to it. Mr. Turner noted that the age limit is soon to be raised to 65. He added that the program is available only in major urban centres in B.C.

How does it work? When the senior enters the program, a special purpose mortgage is placed on the home. The money from the mortgage is then used to purchase an annuity, which pays out to the homeowner. The title to the house remains with the senior. In the example used by Mr. Turner, the mortgage rate was 12 per cent and the annuity was 10 per cent. He indicated that these rates would differ with current interest rate levels.

Mr. Turner mentioned some of the special features of the program. The payment from the annuity is tax free; he noted that this is unlike a conventional annuity and that he has an authoritative ruling on its tax-free status. In addition, the term of the mortgage is the life of the homeowner. There are no monthly payments by the senior to the mortgage holder; the interest is added onto the mortgage and the amount owed is only repaid when the house is sold, usually on the owner's death; whatever is left over remains with the estate. The mortgage can never be worth more than the value of the house and is not held against other assets, only against the house itself.

In closing, Mr. Turner promoted the benefits of the program including flexibility, security, and the protection of a certain value for the estate.

Home-equity conversion is possible, however, in more than one way. **Doug Pronovost** of National Trust suggested that seniors consider downsizing their homes as a means of using the equity they have built up. He noted that one of the biggest assets seniors have at retirement is their home. Most seniors own their own homes, which have risen in value through the years like tax-free savings.

Now in retirement, they may find themselves on restricted incomes, especially in the many cases where the wife never worked. The couple must rely on Old Age Security, the husband's Canada Pension Plan and, if he has one, the husband's private pension. At the same time, the couple are living in a large house that was practical when it was full of children but has become too large for just the two of them. According to Mr. Pronovost, this couple could boost their income by taking advantage of the equity they have built up. All they have to do is sell their large home, buy a smaller, less expensive one, and invest the difference.

Once they sell their home, their next step is to decide how to invest this money. Mr. Pronovost looked at three investment options: term deposit, prescribed annuity, and diversified portfolio (treasury bills, bonds, and stocks). In each case, he used the example of a couple who sold a house for $350 000 and bought an eight-year-old condominium for $150 000. They then had $200 000 to invest. He assumed that the husband is in the top marginal tax bracket and that the wife is in a lower one. He emphasized that the numbers used in the examples are merely to enable comparison of the different options; the principles of how the options work are more important than the numbers.

The first method of investment is a term deposit. In this example, the couple invests $200 000 in a term deposit at an interest rate of 12 per cent, which gives them $24 000 per year. Assuming that the income is split evenly, the husband will receive about $6600 after taxes and the wife will receive $8300, because she pays less tax. Mr. Pronovost listed the positive aspects of this option. The safety of the principle is guaranteed; the interest rate is known for the period; the lump sum is available on maturity; and the option is simple to administer.

The negative aspects are that there is no tax relief on the interest income; the income could be less if interest rates drop when it comes time to reinvest at deposit maturity; investments are vulnerable to a lower value from inflation during the investment period; and there is a lack of diversification — "all the investment eggs are in one basket."

Mr. Pronovost noted that the consequences to the estate of this option are positive because the estate receives the full principle and all the interest paid. He called it "a simple, conservative, and safe approach to tapping into your own equity."

A second option for investment is the purchase of a joint life annuity with a 15-year guarantee. The $200 000 investment would provide an annual after-tax income for the husband of about $8600 per year and for the wife of about $9300. The benefits are income certainty; some tax benefit; and the simplicity of administering the option.

The disadvantages are that the investment is vulnerable to inflation; there is no access to a lump sum for emergencies; and there is a lack of diversification. As for the consequences to the estate, Mr. Pronovost noted that the estate would receive no money if both spouses die after the guarantee period.

For the third option, diversified portfolios, Mr. Pronovost recommended that seniors seek professional help, unless they have previous investing experience. Again taking an investment of $200 000, he distributed it the following way: 25 per cent in cash equivalent (treasury bills) at 13 per cent interest; 50 per cent in a fixed income component (bonds) at 11 per cent interest; and 25 per cent in blue chip stock.

The blue chip stock may have a dividend of about 4 per cent and may have capital gains at about 9 per cent, as it has historically. However, Mr. Pronovost warned that the stock might not pay any income and therefore involves some risk.

Based on the above assumptions, the couple's after-tax income for this option would be $8200 for the husband and $9100 for the wife. Mr. Pronovost noted that the order of increasing tax preference for the three investments in the portfolio would be interest; dividends (assuming they are from Canadian corporations); and capital gains (assuming a $100 000 capital gains exemption).

The advantages of this option are the opportunity for a higher return; the "eggs" are in several baskets; a lump sum is available at any time; the option can be easy to administer; and there is an inflation hedge through growth and tax-preferred income on dividends and capital gains.

The disadvantages are that the option requires a long-term outlook; that the stock portion could fall in value; and that there are possible professional management and transaction costs.

The consequences to the estate are positive, as all the money remaining goes to the estate.

Mr. Pronovost reminded participants that "the asset you have in your home is one of the most important elements that can generate retirement income." In deciding how to use it and what to do with the proceeds, he suggested answering the following questions: Do you want to stay in your home? Is liquidity important? Do you want to leave money to your children?

Finally, he recommended that seniors seek professional advice on the best route to achieve their financial goals. In this way they can tailor the home-equity conversion that fits their needs best.

With the presentation by **Bob Saunders** of VanCity Credit Union, the emphasis of the workshop shifted from increasing investment income to protecting that and other income through making the most effective use of the tax system. "Careful tax planning can provide more cash flow in retirement," Mr. Saunders assured participants. He noted that two retired couples with the same total income could be paying totally different amounts of tax just because one couple planned and the other did not.

Planning for retirement should start as early as possible, he advised. The two most important strategies he sees people overlook are proper savings for retirement in their earning years and proper control of spending into their retirement. Mr. Saunders placed great emphasis on the importance of owning a home as a good investment toward retirement. He noted that the people he meets who suffer the most in retirement are those who have never owned a home, either because they never made enough money while they were working, or because they chose to keep their money in investments. This strategy means they have missed the opportunity for a tax-free gain on a house, while paying taxes on their investment income.

To help participants understand how tax planning works, Mr. Saunders outlined how the income tax system is broken down into four tax brackets. The fourth one is actually the top official tax bracket plus the surcharge on high incomes. The lowest tax bracket is 26.6 per cent on the first $28 275 of total income. The rate then jumps to 40.7 per cent

for the next $28 275. Seniors (65 years and over), however, are permitted to declare the first $10 496 of their income tax free. With proper planning, Mr. Saunders indicated that seniors could probably keep their incomes within the lowest tax bracket.

Income splitting is an important technique for ensuring that income remains in the low tax bracket. Mr. Saunders used the example of a retired couple with $56 000 between them. If they keep the income all in one name, their taxes are $4200 a year *higher* than if they each put $28 000 in their own names. "That's $350 per month in additional, after-tax income available just because of some proper tax planning."

Another important element for seniors to consider is when to deregister their Registered Retirement Savings Plans (RRSPs). If they are in the lowest tax bracket when they first retire, they should deregister their plans then. Later, for various reasons, their income may cross the barrier into higher tax brackets. This would force them to pay much higher taxes on RRSPs deregistered later.

Why would a senior's income rise? Mr. Saunders noted that any one of the following reasons could add enough to push the senior into the next tax bracket: selling a house and buying a smaller one (the invested difference in value could add considerably to annual income); receiving an additional pension starting at a later date; receiving an inheritance; and having an indexed pension. (Because pensions are indexed to the consumer price index, they increase faster than the boundary of the tax bracket, which is indexed to the excess consumer price index over and above 3 per cent.)

Mr. Saunders also advised seniors to be aware of what would happen if one spouse passed away. What tax bracket would the surviving spouse be in when receiving the full income? Again he emphasized the importance of planning to avoid future difficulties.

Perhaps the RRSP does not have to be deregistered right now to avoid future higher taxes, but the senior would like to make use of those funds without paying tax on them. Mr. Saunders suggested using the RRSP for a non-arm's-length mortgage. This makes the money in the RRSP available for the senior's use to pay off an existing mortgage, buy a new home, or simply invest.

The mechanics of the transaction involve transferring the RRSP to a self-directed RRSP and then setting up a conventional mortgage with standard terms and conditions. It must be insured by either CMHC or the Mortgage Insurance Corporation of Canada. The money is paid out to the plan's owner who then pays the monthly mortgage payments back into his or her own RRSP.

The benefits of this arrangement are that there is access to a lump sum of cash; that RRSP funds can be used without paying taxes; and, if the mortgage is used for investment, that interest paid to the mortgage by the plan holder is deductible against his or her investment income.

The up-front costs of this arrangement usually range between $1200 and $1500. Mr. Saunders suggested that the mortgage run for three to five years and involve a minimum of $25 000 to make it cost-effective. He noted that the mortgage could also be used by persons related to the plan holder, such as children, to buy property. Registered Retirement Income Funds (RRIFs) can be used in the same way for non-arm's-length mortgages.

Workshop participants took full advantage of the discussion period following the presentations to question the three experienced financial planners in detail. Mr. Turner's home-equity conversion plan sparked considerable interest among the participants. Many asked very specific questions about the plan's ins and outs. One participant asked if it is possible to arrange for any lump sum payment from the plan to cover the cost of needed home renovations. Mr. Turner confirmed that it is possible. When the program was first developed, 10 per cent could be taken as a lump sum payment. That share will be increased to about 50 per cent because so many seniors have requested larger amounts of money for fixing up their homes. The residual then goes into the monthly income.

Rho Tuttle, the workshop chairperson, mentioned that CMHC has a program that can help homeowners who already hold a mortgage to obtain an advantageous second mortgage to cover the cost of home renovations. Through the CMHC second mortgage insurance program, the

homeowner can get a second mortgage at the going first mortgage insurance rate. The homeowner's existing first mortgage is unaffected by the arrangement. Ms. Tuttle also noted that the Residential Rehabilitation Assistance Program (RRAP) offers grants for home repairs.

Participants wanted to know if there were any other home-equity conversion programs in B.C. similar to the one described by Mr. Turner. Mr. Saunders reported that this was the only one in the province at that time, but that a program from Ontario would be offered by at least five credit unions in B.C. by the end of the year. He added that "the next 10 to 15 years will see incredible changes in home-equity conversion." He foresees these programs becoming as popular as RRSPs are now.

Mr. Pronovost spoke briefly about another way for seniors to increase their incomes by reducing expenses: the provincial government's property tax deferral plan. If either spouse is over 60, the provincial government will pay the municipal taxes on the homeowner's behalf. The homeowner is then charged 9.75 per cent simple interest on his or her debt to the provincial government. The debt is paid when the house is sold. Mr. Pronovost pointed out that, if this takes place over 15 to 20 years, the effective rate of interest would end up being only 3 to 4 per cent because of inflation. He suggested seniors take advantage of this plan by contacting their municipal tax offices.

Workshop 2A

Local Government — Catalyst or Barrier to Innovation?

Panelists:	Gwyn Symmons City Spaces Consulting Ltd. Victoria, B.C.
	Her Worship Gretchen Brewin Mayor City of Victoria, B.C.
	Victoria Garland Director, Housing and Properties City of Vancouver, B.C.
Chairperson:	Keith Sashaw Executive Director Canadian Home Builders' Association of B.C. Burnaby, B.C.
Facilitator:	Bea Holland Provincial Task Force on Seniors Vancouver, B.C. (Session 1)
	Gavin Perryman United Way Vancouver, B.C. (Session 2)

Individuals and communities always look to their local government first when it comes to action on housing. The municipality — town or city — can make or break a housing development with its authority over the many factors that control land and buildings. The purpose of this workshop was to explore the role of municipalities in the development of seniors' housing. As this panel makes clear, local government can only be as dynamic and forward-looking as its voters want it to be.

Gwyn Symmons of City Spaces Consulting Ltd. warned participants not to rely on government, at whatever level, to solve all their housing problems. Governments directly build or fund only a very small proportion of new housing, and this is likely to decrease in the future. Most people, including most seniors, live in privately built housing.

The private sector is capable of producing the diversity of housing that seniors, families, and single people with modest incomes will be looking for, according to Mr. Symmons. What it needs to produce this housing is the encouragement and co-operation of governments, especially local governments, and local communities.

He noted that the major constraints on housing alternatives, especially new multiple units, are municipal zoning regulations and anti-growth movements in communities. By restricting what can be built and where it can be built to mainly single-family detached homes on large lots, these regulations limit

the supply of land for multiple units. This in turn forces the price of the land higher and higher, so that the only multiple units that can be built without government assistance are expensive condominium units and luxury apartments.

Mr. Symmons used a series of slides to illustrate some examples of the diversity of housing that is possible. He pointed out that an innovative development of small houses on small lots could be built only because of the local council's interest in supporting alternatives. In another area, two attractive secondary suites were under construction despite the fact that they are illegal. He noted that secondary suites are illegal in many municipalities in B.C.

A slide of a nine-unit luxury condominium (starting price $400 000) showed what the neighbourhood had accepted instead of a proposed congregate housing project. The example of a congregate housing project that was built (100 units with an intermediate care facility) was on a site for which 34 townhouses had originally been proposed. This example showed that the diversity exists in small pockets here and there, but that it has to be fought for.

Mr. Symmons emphasized that this resistance to change cannot be blamed on municipal politicians and staff alone; the communities are the real problem. Local residents flock to public meetings to proclaim "not in my backyard" (NIMBY) whenever anything except single-family detached homes are proposed for their neighbourhoods. He added that many of the people he sees at these meetings, protesting the new developments, are seniors.

Where will people go for affordable housing in the future if communities place such restrictions now on what they will allow to be built? Mr. Symmons pointed out that, while we may not be able to control interest rates, which also affect when and how much housing is built, most communities *can* control their own land.

Ultimately those hardest hit by housing development restrictions are renters. They are the ones who live in multiple unit dwellings, and they are the ones with lower incomes. As Dr. Gutman had stated earlier in the day, affordability is not generally a problem for seniors who own their own homes. But it is a problem for seniors who rent.

Mr. Symmons reported that, in 1986, the most recent census year, 48 per cent of renters in Victoria spent more than 30 per cent of their income on rent, up from 39 per cent in 1981 — the highest proportion of any major city in Canada. In addition, 45 per cent of renters in Vancouver spent more than 30 per cent of their income on rent, up from 36 per cent in 1981. Twenty-three per cent of all rental households in Victoria were 65 and older, and 16 per cent in Vancouver were 65 and older. He also reported that 56 per cent of all rental households 65 and older in both Victoria and Vancouver paid more than 30 per cent of their income in rent.

One of the reasons that renters pay such a large percentage of their income for rent is their lower incomes. Renters' incomes are, in general, only 60 per cent of homeowners' incomes. In 1988, the average income for a Vancouver homeowner was about $45 000. For a renter it was only about $27 500.

Mr. Symmons also stated that low incomes and high rents are a problem not only for seniors. He asked participants to think about the people who will be providing services to seniors. These are not highly paid jobs. How easy will it be to find these younger workers to fill service jobs if there is no affordable rental housing for them close to where they would work? Where will they live?

Seniors can help to make their communities better places to live for everyone. Mr. Symmons noted that seniors today have more energy and time now than those in the past. They are beginning to realize their common interests and the influence they can have. He encouraged them to use this influence not only for their own interests, but also for the rest of society because "aside from the moral reasons, their interests are your interests."

To do this, seniors must take an active role in their communities. He invited them to join a neighbourhood association, if they do not already belong to one. Working with others in their association and with other associations, they can turn their municipalities into catalysts for change in

housing. "Look at the zoning regulations in your community and see if they allow for a full range of age groups, lifestyles, and income groups," Mr. Symmons advised. If they do not, zoning regulations can be changed.

He spoke again about anti-growth sentiments in communities. He recognized that these come at least partly from fear of change. But change does not have to be scary or threatening. "When we talk about combating anti-growth sentiment," he said, "we mean we should be looking at managing growth — sensitive growth — and at opening up new parts of our lands so that housing can be built affordably." In this way the private sector will be encouraged to create the wide range of housing needed for everyone in our society.

In closing, Mr. Symmons asked seniors not automatically to reject any new project in their neighbourhoods. If there is a public hearing, they should try to find out as much as possible about the project, such as what group it will serve. Based on the merits of the project, they can then decide whether it should be built. "Please don't take the knee-jerk reaction that so many community associations do and try to stop it. Ultimately you might be stopping the kind of accommodation you will need as you get older," he warned.

In response to the question in the title of the workshop, Mayor **Gretchen Brewin** of Victoria suggested that sometimes local government is both a catalyst and a barrier, and sometimes it is neither. One of the "frustrations" of her job, she said, "is trying to find ways of getting housing onto the market, especially affordable housing." She called it "a lottery, a gamble," whether the right kind of housing gets built in the right place.

Based on her experience, Mayor Brewin noted that three elements are essential to make a seniors' housing project successful: a demonstrated need; available resources of land, money, and expertise; and political will at all levels of government, reinforced by community support (YIMBY — yes, in my backyard).

How can the city be a catalyst for affordable housing? Mayor Brewin suggested that community groups promote the following actions to create a positive atmosphere for the development of seniors' housing. First, everyone should be operating from the same set of principles that define the characteristics of seniors' housing:

- Independence is preserved.
- Support in the home is available where needed.
- Privacy is respected.
- The housing is available in the seniors' own communities.
- Seniors play a part in the project development.
- Economic security and stability are guaranteed.

Next, the community should look at itself critically by asking:

- What is happening right now?
- Where is it happening?
- What are the gaps?
- What resources do we need to fill them?

Finally, the community needs an action plan.

Before describing Victoria's activities as a catalyst for affordable housing development, Mayor Brewin used statistics to create a picture of the city. Victoria proper has a population of only 70 000 people in a region of 270 000. The proportion of seniors in Victoria is higher than the rest of the region: 25 per cent versus 18 per cent. Of any major Canadian city in 1986, Victoria had the highest proportion of population 65 and over; the smallest average number of persons per dwelling unit; the highest proportion of population 15 years and over that was widowed; the greatest proportion of one- and two-person households; and the smallest average number of persons per family.

The large number of small family units relative to the total population means that more units are needed to house people in Victoria than in a city with the same number of people but larger families. In an already well built-up community, this characteristic forces the city to find innovative ways of developing more housing.

The Mayor added that in two neighbourhoods in the city 40 per cent of the population is over age 65. In these same

areas, 60 per cent of the people are renters, and many of these are over 65. In Victoria overall, the vacancy rate is only 0.7 per cent, which translates into a severe housing shortage for renters.

Saying she was pleased with what Victoria has been able to do as a catalyst to housing innovation, Mayor Brewin categorized the city's actions in the following major areas:

- Favourable zoning and other legal changes; for example, making secondary suites legal and allowing small-lot subdivisions.
- Preservation of existing affordable housing to give the city time to catch up with housing needs; this includes instituting an anti-demolition bylaw for units of more than four suites and asking for a relocation plan for tenants from those developers who are permitted to tear down buildings.
- Co-operation with adjacent municipalities; the 10 municipalities in the greater Victoria area, through a regional housing study, are looking at ways that they can help "make housing happen" through encouraging the private sector.
- Hiring a social planner, who brings social issues to council's attention and helps to streamline the review process and facilitate neighbourhood action plans
- Community/neighbourhood planning, in which neighbourhood groups are taking initiatives on their own behalf.

Mayor Brewin mentioned that some council members believe that planning should be solely the planning department's responsibility. She disagrees. "Neighbours who work together to plan their own neighbourhood and then sit down in a co-operative way to work with council and the planning department will produce a community they all want to live in and everyone will enjoy." She added that co-operative planning also promotes a YIMBY attitude.

On the other side of the question, the Mayor acknowledged that the city can, at times, still be an inhibitor or barrier to innovation. It does not have a large pool of money to buy land specifically for affordable housing, so it cannot support innovation that way. Tied to this is the city's lack of power/authority to dictate who shall live where and in what kind of housing. In any case, she noted, the political will may not be there in councils to make changes. Councils are often influenced by NIMBY movements in communities where developments are proposed.

Aside from the city's direct actions, other levels of government can create difficulties through programs whose consequences were not well thought out from the beginning.

Mayor Brewin stated that she believes public resources should be used for public purposes. She would like to see all levels of government working together more closely for affordable housing. She would also like to see the public review processes improved and an ombudsman set up to help seniors.

Finally, she told the participants that it was up to them to decide if their local government was a help or a hindrance to innovative housing development. She encouraged participants to recognize the opportunities local governments have for action, as well as the constraints that prevent them from acting. Municipalities are usually the first level of government to be asked for help, yet they have the fewest resources. She added, "If your council won't change, change your council.... Be optimistic, be a YIMBY. Act!"

Victoria Garland, Director of Housing and Properties for the city of Vancouver, began her presentation with the slogans of "the city that doesn't care":

- Not my problem!
- Not in my job description!
- Not in my backyard!
- Not out of my budget!

These are not the slogans of the city of Vancouver, she assured participants. Vancouver has had a strong commitment to encouraging social housing developments for many years.

Using slides, Ms. Garland showed examples of some of the co-operative and non-profit housing projects that the city has supported by writing down the value of the land. She noted that, by writing down the land value to 75 per cent of its real cost and leasing it back to the project at a rate reflecting the lowered value, the city makes

such housing much more competitive in seeking BCHMC funding. Over the last 10 years, the city has supported 931 units for seniors through the land lease and land write-down program. This is 57 per cent of all the housing that the city supported during that period.

Making housing a priority is essential for creating the right climate for building housing that meets a wide range of needs, according to Ms. Garland. The options that a city can encourage through various ways include:

- social housing, aimed only at low-income households; the limited funds available from the federal and provincial governments for these projects make for fierce competition for units
- Independent, moderately priced homes and rental units, for owners and renters;
- Supportive living in congregate facilities, which resemble large, expensive hotels, or group accommodation in smaller facilities, such as Abbeyfield homes; and
- Special needs facilities, for example, for the disabled, frail seniors, those with Alzheimer Disease.

The opposite of the city that does not care is the one that decides it has a role to play despite financial constraints. With Vancouver as an example, Ms. Garland discussed some of the actions a city interested in being a catalyst rather than a barrier can take. Providing a central focus for housing support within the city administration is an important step. She noted that in smaller cities it could be just one person, perhaps a social planner. In Vancouver, it is the Housing and Properties Department.

The department offers "one-stop shopping" for housing information and assistance. It includes a full-time liaison officer who "does nothing but talk to groups interested in producing housing or worried about it." It also acts as a centralized source of program knowledge (federal, provincial, and municipal) and development expertise. An important aspect of its work is networking. Department officials hold regular meetings with representatives of non-profit and co-operative housing societies and of the housing development industry. They also keep in close touch with other levels of government.

In addition to providing advice and information to groups outside government, the city can take a range of actions within the limits of its financial constraints to encourage more housing. For example, Vancouver has legalized many secondary suites throughout the city, as a result of a long consultation process within the neighbourhoods; instituted a policy requiring developers to include 20 per cent social housing on new sites (that is, the developers set the land aside; they do not pay for the housing); directly developed 900 units for seniors and the hard to house in the Downtown Eastside (subsidized by the provincial and federal governments); and instituted a "housing-first" policy, where, before selling any land and regardless of zoning, the city determines if the site can be used for housing.

Moving from catalyst to innovator is a city's next step in its commitment to housing. In social housing, Ms. Garland described Vancouver's social housing fund. For selected projects, the city will write down the land value *and* provide a one-time grant to reduce the building cost to within the maximum unit prices allowable under federal and provincial subsidies. For other projects, the land lease program, to which she referred to earlier, is available and includes the 25 per cent write-down on the land value.

Unsubsidized housing benefits from a variety of other city programs were outlined by Ms. Garland. One is the $5 million Neighbourhood Stabilization Fund for groups who want to build "unsubsidized but not-for-profit projects in areas where there's a lot of change in the neighbourhood and where housing opportunities may be diminishing." The money is not a grant; it must be paid back. Another program supports the conversion of rental projects to co-ops and also uses the land lease program with the 25 per cent write-down in land value.

Moderate rental housing is encouraged through VLC Properties Ltd. with $2 million of city funding. VLC is a company with a mandate to produce moderate rental housing that provides security of tenure for its tenants. Rent increases are capped so that, according to Ms. Garland, tenants will "never

be driven out by exorbitant rent increases."

One other program for unsubsidized housing is supporting the development of an Abbeyfield home in a heritage house. The city owns the land and the building and will be contributing money from the social housing fund. Moderately priced, the project is *not* aimed at low-income seniors.

Ms. Garland added, in closing, that cities can also look at zoning changes and fast-tracking projects as ways of encouraging housing. She noted that Vancouver endeavours to streamline the development approvals process for both social housing and moderate rental projects.

As the panel presentations ended, Mr. Symmons stated that Vancouver in particular is "at the leading edge" of housing initiatives in Canada, partly because it has more resources than many cities do. He suggested that participants look at municipal politicians and staff, especially in suburban communities, as major targets for change in the struggle to get more affordable housing built.

A municipal council member from a small community in northeastern B.C. began the discussion period by thanking the speakers but explaining to them that the problems of the Lower Mainland are not the problems of many smaller cities and towns around the province. Where she lives, many of the more affluent seniors move away — to places such as Victoria — and the ones who remain often live in homes needing major repairs. She pointed out that, in places where economies and populations are shrinking, it is even harder to find ways of helping seniors.

Picking up on Mr. Symmons emphasis on private-sector housing, a Vancouver participant spoke about proposed private-sector initiatives that could involve all three levels of government. These demonstration projects would include a quadruplex for smaller lots, "shared ownership for starter couples," and seniors' accommodation above shopping centres. He emphasized the importance of municipalities using increased densities "for the public good."

Workshop 2B

Support Services in Your Community — What are the Needs?

Panelists:

Prue Cunningham
Seniors' Counsellor and Founder of Sendial
Victoria, B.C.

Kay Stovold, President
West End Seniors' Network
Vancouver, B.C.

Mary Segal, Co-ordinator
North Shore Seniors' Health Planning Project
North Vancouver, B.C.

Chairperson:

Elizabeth Tovey
Canadian Long Term Care Association
Vancouver, B.C.

Facilitator:

Gavin Perryman
United Way
Vancouver, B.C.

Community support services are the key to enabling seniors to stay in their homes as long as possible. The panelists at this workshop described some of the services they discovered were needed in their communities.

Prue Cunningham, a seniors' counsellor and founder of Sendial, opened with a very brief description of the Sendial program in the Victoria area. Under the program, volunteers in seven grocery stores take orders by phone from those who find it physically difficult to get out and do their own shopping. These may be seniors, people who are disabled, or people just out of hospital. Other volunteers fill the orders and run them through the check out. The store delivers the groceries for cash payment on delivery. Ms. Cunningham reported that the program has been very successful and now has 100 volunteers in the seven stores, processing about 700 orders each month.

The area of Vancouver where Kay Stovold, President of the West End Seniors' Network, lives is almost all highrise apartments, so seniors in her community are mostly renters. The Network is the only seniors' organization in the area, and it focuses its efforts on the needs of the seniors living in highrise buildings. She described, as an example of the kinds of service the Network provides, a "telephone tree" through which volunteers make sure members receive at least one phone call a month from the organization, to tell them about meetings and to make sure they are well.

For the very frail, such as those just released from hospital, or for those who are nervous living alone, there is the "Safety Line" service. The seniors receive a phone call every morning at the same time to see if they are well. If there is no answer, the volunteer calls the building manager or someone else to go to check up on the senior. Ms. Stovold noted that emergency response lines connected directly to local hospitals are now available. The senior need only push a

button to call for help.

Many seniors living alone with no relatives close by rely on their building managers for help, but the building managers may not know what resources are available for seniors in the community. To solve this problem, the West End Seniors' Network has become involved in the MILE project — Maintaining Independent Living for the Elderly — to help building managers assist seniors. Network members are talking to building managers to offer support and to tell them about seniors' services. They are also asking the managers to identify isolated seniors so that trained volunteers can visit them to see what they need.

Ms. Stovold noted that this particular program has been strongly supported by the local hospital, which wants to see seniors helped before they need emergency care.

Mary Segal is the Co-ordinator for the North Shore Seniors' Health Planning Project, which began about five years ago. The community, located on the north shore of Burrard Inlet, opposite Vancouver, has a large population of seniors who have lived in the area for 30 and 40 years. Some are renters, although not as many as there are in Vancouver, and many are looking for different kinds of housing. They are all affected by rising land prices.

The project's founders were people on the hospital's long-range planning committee, professionals providing services to seniors, people working in the long-term care field, those supplying home support services, and others interested in helping North Shore seniors maintain independence. Through a series of surveys of organizations working with seniors and through the use of programs designed to help seniors, they sought general information on what seniors need to remain independent.

Out of these efforts came the two-year project Ms. Segal now co-ordinates. This project is looking in more detail at the specific services seniors need, including housing. Through consultative workshops specifically aimed at encouraging seniors' participation, the project workers provide information on the different housing options available and invite seniors to speak about their housing problems and possible solutions. Ms. Segal noted that most of the seniors "don't want to live with their children, nor do they want to move to Abbotsford or White Rock. They want to stay on the North Shore."

The project workers are co-operating with the municipalities to develop ways of accommodating more people in the existing housing stock, for example, through renovations or through legalizing secondary suites. They are also looking at new developments "that would serve seniors equally well when they are 80 and arthritic as when they are 60 and healthy."

The discussion period began with a comment from a participant concerned about reaching senior citizens in multicultural communities where both language and cultural differences raise barriers to communication. Another participant agreed that these differences make it difficult to reach people and to assess their needs. This is a real problem for health services. She added that the ethnic community associations are only of limited help because seniors are only one of the groups they serve.

A representative of a Vancouver seniors' centre noted that among their more than 300 volunteers over 45 different languages are represented; however, not all these volunteers are trained to do essential services such as hospital visits. She emphasized the need for more trained ethnic volunteers.

Another need was identified by a participant who is hard of hearing. She stated that one in four persons over the age of 60 is hard of hearing and that this ratio increases with age. She suggested that the reason many seniors are isolated may be that they have difficulty hearing and need help to cope with their condition. Kay Stovold acknowledged that this is a problem in some cases. She urged action to convince the government that hearing aids should be covered by the Medical Services Plan.

The participant added that the needy can obtain hearing aids through assistance from the Western Institute for the Deaf and Hard of Hearing in Vancouver. A CMHC representative mentioned that funds are available under the Residential Rehabilitation Assistance Program to install devices that help a deaf person know when someone is at the door.

The problem of home and yard maintenance as a factor in seniors moving out

of their own homes was raised. One participant noted that it seemed to be possible to start a service to meet this need, but that it was difficult to keep it going if it relied on retired tradespeople. Two other participants indicated that in their communities, Nelson and Peachland, home and garden maintenance was the number one problem for seniors living in their own homes.

The facilitator, **Gavin Perryman,** asked participants to describe some of the services their communities have developed for seniors. The following is a summary of participants' responses:

- In Peachland, trained peer counsellors supplement the services of the senior citizens' counsellor appointed by the Ministry of Social Services and Housing. They have been so successful that they are preparing information packages for other communities interested in setting up peer counselling groups.
- A Roman Catholic parish in New Westminster, with a congregation that is almost half seniors, tapes social events and religious services for shut-ins. Parishioners are setting up a network of "prayer friends" to call shut-ins daily and send them cards on birthdays and other special events.
- The 411 Seniors' Centre in Vancouver has an outreach program for seniors unable to come into the centre. Up to 25 volunteers and a part-time co-ordinator are trained to visit seniors in their homes.
- In Lumby, a Good Morning Program for seniors makes sure they receive a phone call once a week and something special, such as a plant, on their birthdays. Wheels to Meals provides meals and entertainment, and other programs include water exercises, crafts, and Tai Chi.
- Seniors Serving Seniors in Victoria started 10 years ago and now offers information and referral services, a self-help aid shop with gadgets for seniors and the handicapped, and a meal service in a central location. Three days a week the meal service offers a four-course meal with coffee or milk for $3 per person. Its main aim is to provide seniors with an opportunity to socialize and to help people who are isolated or showing withdrawal symptoms. Clients range in age from 60 to 97.
- A seniors' association in Prince George built a huge hall where they provide a meal service and hold bingos for fund raising. They have four full-time employees and 197 volunteers.
- In Nelson, a paid home support co-ordinator looks after 17 different programs, many aimed at seniors.

The final comment was made by a participant who pointed out the need for co-ordination and integration of support services in communities, such as accessible transportation and affordable housing.

Workshop 2C

The Homeless and Hard to House

Panelists:	Jim Green, Organizer Downtown Eastside Residents Association Vancouver, B.C.
	Glenda MacPherson, Social Worker Mental Health Residential Services Greater Vancouver Mental Health Services Vancouver, B.C.
	Karen Gallagher, Director Housing Services, YWCA Vancouver, B.C.
	Marilyn Wright, Co-ordinator Victoria Innovative Seniors' Treatment Agency (VISTA) Victoria, B.C.
Chairperson:	Bill Luitkus Veterans Affairs Canada Vancouver, B.C.
Facilitator:	Bea Holland Provincial Task Force on Seniors Victoria, B.C. (Session 1)
	Gavin Perryman United Way Vancouver, B.C. (Session 2)

The homeless and hard to house are seniors with very special needs. Some are substance abusers and some have psychological problems, but many are just very low-income seniors whose low-rent homes are vanishing in the housing crisis in our major cities. All panelists at this workshop spoke movingly of the desperate housing needs of these people and of the challenge of meeting these needs.

Having just returned from Los Angeles, **Jim Green**, of Vancouver's Downtown Eastside Residents Association, impressed participants with his dire warnings for the future. "What we've been able to do is lift up the curtain on a possible future for Vancouver that is disgusting," he said of his visit to Los Angeles. "It's inhumane, it's unsafe, and it's unhealthy... but it really can be prevented."

The area of Vancouver where Mr. Green works is called the Downtown Eastside; before 1973 it was known as "skid road." He called it "the poorest community in Canada." His organization, the Downtown Eastside Residents Association (DERA) has about 4500 members out of a total population in the area of about 10 000 people.

Before discussing the problems of the homeless and hard to house in the Downtown Eastside, Mr. Green offered some definitions. For the term "homelessness," he used the United Nations' definition, which considers people homeless if they are in inadequate housing, have no security of

tenure (that is, they can be evicted at any time with no notice), or if they pay too much for housing (more than 30 per cent of their income). He noted that in the Downtown Eastside there are only two real housing choices — hotels or social housing. There are also emergency shelters, many running at 100 per cent occupancy; and there is the street.

By the UN definition, about 9000 out of the 10 000 people in the Downtown Eastside are homeless. Their housing is inadequate and unsafe. They have no control over the premises, while the landlords have complete control. It has only been in the past year that the Residential Tenancy Act has applied to hotels and rooming houses.

The term "shelterlessness" Mr. Green defined as the state in which people literally sleep on the streets without a roof over their heads — except perhaps a piece of cardboard. He estimated that as many as 150 people could be sleeping on the streets in the Downtown Eastside. He added that shelterlessness is not yet a major problem in most Canadian cities, except Toronto.

But why is shelterlessness a growing problem? Why was it not a problem at all until very recently? Mr. Green gave three major causes of shelterlessness.

The first cause is lack of affordable housing. He acknowledged that there are people on the streets with mental problems and others who are substance abusers, but such people are found at all levels of our society. Why are we seeing so many people on the street now when this was not the case even two years ago? "It's not a result of their personal problems," he said, "it's a lack of proper housing."

In San Francisco, no one used to sleep on the streets because there were 30 000 rooming house and hotel rooms in the city — exactly like those in Vancouver's Downtown Eastside. But within the last 15 years, they were demolished and not replaced. Many of the people who lived in them were forced to move onto the streets because they could not find anywhere to live that they could afford. Said Mr. Green, "Right now there are 100 units on the chopping block in the Downtown Eastside this year with no replacement — we could be in the same situation."

The second cause is change of use. The Downtown Eastside is one of the oldest areas in Vancouver, and many of the older buildings, used as cheap hotels for many years, are now being converted to professional offices and stores. Where once many people lived, now only a few work.

The third cause is expensive land. The land in this area has become prime land and the pressure to develop the area is growing. Land prices are soaring. With greater development and more demand for commercial and up-scale residential projects, the land becomes too expensive for the social housing that low-income tenants could afford.

Mr. Green noted that the Downtown Eastside is seeing people moving in from the West End of the city. These people suffered some of the first dramatic rent increases in the city. Because they are generally better off than the traditional Eastside residents, the hotels are taking advantage of this fact and forcing rates up. The former residents are pushed out onto the street with little hope of finding the inexpensive housing they need.

Mr. Green pointed out that the obvious solution to the problem is more affordable and adequate housing. Housing "that's livable, that people care about, that tenants have a say in the operation of." He added that it's not just a housing issue, but also one of safety for the whole community. He noted that what was a "grey ghetto" in the Downtown Eastside is now being invaded by much younger people, who are creating a tougher and more dangerous neighbourhood.

The crisis in homelessness will only be solved with political will, money, and demolition control. What we need is "a commitment to human beings," according to Mr. Green. Affordable housing should not be torn down unless it can be replaced at least to some degree.

In closing, he emphasized that social housing has benefits beyond those it gives to the people who live in it. Social housing creates jobs in construction and in management and development. It also stabilizes the community. He warned participants again of what the future of our cities might be and urged everyone to support community action in helping the homeless and hard to house.

The next speaker, **Glenda MacPherson,** focused on the housing needs of mentally ill seniors. Greater Vancouver Mental Health Services, where she works as a social worker, handles placements in psychiatric boarding homes and provides homemaking services to the mentally ill who live in their own homes. She noted that the people she works with need more than "just a nice space to live in." Because of their particular problems, they may need supervised housing with live-in care givers or some arrangement for assisted living. As for the seniors in this group, she explained that there were no specific services for them, but that a committee is now looking at needs of the older mentally ill. She expects this review will result in recommendations for specialized services for seniors with mental health problems.

These seniors are most often people who have been mentally ill all their lives. They may have been in Riverview (the large psychiatric hospital in Coquitlam) for many years, or they may have managed to live out in the community with the assistance of support services. As they age, their needs change. Still living with their mental illness, they must now also cope with physical problems, such as illness or injury. These physical problems may force them into a long-term care facility, but such facilities are poorly equipped to deal with their psychiatric problems.

The other major group of seniors with mental health problems is those who develop them later in life. Ms. MacPherson noted that it is quite common for "people who have suffered many losses" to become depressed later in life and to need treatment. Also needing care later in life are seniors with dementias, such as Alzheimer Disease, who need very specialized housing.

Greater Vancouver Mental Health Services has about 350 beds in several boarding houses around the city, but another 350 people are on the waiting list to get into these homes. The homes are roughly segregated according to age group. For seniors this means a wait of as long as three years to get into a boarding home.

Homelessness among the mentally ill is influenced by several things, according to Ms. MacPherson. A major factor is the downsizing of Riverview. Where once there were about 4000 people, there are now only about 1000. The driving force behind the elimination of these large institutions is the new provincial Mental Health Plan. Ms. MacPherson noted that through the plan, money is supposed to be available to ensure that there are sufficient services in the community to help the people who will now have to function outside an institutionalized setting. She added that "so far we haven't seen much of that money."

Another factor is the increased value of housing. Many privately owned boarding homes are disappearing from the system as their owners choose to sell. Some people with mental health problems have trouble finding new homes after their boarding homes are sold. Fortunately, Ms. MacPherson said, a new non-profit society has started up, which is helping with the shrinking housing supply. The society buys property for psychiatric boarding homes and contracts the operations. With the society's help, the supply of beds has at least been held constant. Unfortunately, the need is increasing.

Ms. MacPherson noted, however, that there are people who may not be suited to life in a boarding home and who are hard to house. Some of these people are seniors. She used the example of an older woman who lived in an apartment building. Her landlady turned to Mental Health Services for help because the woman was unreachable in all the ordinary ways. She had stopped paying her rent (even though she could afford it); she would not let anyone into her home, not even friends; and she was not keeping the apartment clean. The evidence of the last problem was a smell in the hallway so strong that neighbours were complaining.

Ms. MacPherson wondered, "Where would this woman end up?" Sheltered housing might be what she needed, but shelters are very difficult for seniors, especially if they have lived on their own for most of their lives. Ms. MacPherson identified the lack of emergency shelters as a serious gap in services for seniors.

The next panelist was **Karen Gallagher,** Director of Housing Services at the Vancouver YWCA. Her special concern in this workshop was for homeless and hard-to-house senior women. Through the YWCA's

housing services, she has encountered first hand the enormous problems many of these women face with housing. The YWCA runs two major housing services: a hotel/ residence for women in downtown Vancouver and the Vancouver Housing Registry. The registry is an information and referral service for people looking for housing in Vancouver; clients tend to be mainly poor people.

Approximately 80 per cent of low-income seniors are women — women live longer in our society and are poorer than men. Many of these women have inadequate pensions and little hope of being able "to afford anything appropriate to their needs, unless they can get into social housing." Ms. Gallagher noted that, once in social housing, seniors rarely move, which helps increase the long waiting lists at many projects.

Eviction because of demolition is a major factor in the growing number of older women who are hard to house. "It's increasing," she said, "and I don't think it's a surprise to anybody that we are going to see more and more of that unless we address it in a way that prevents us from becoming another Los Angeles or another San Francisco."

Many of these evicted women were able to manage fine on their own in their apartment; some had been in the same apartment for 30 years or more. All of a sudden they have no home. They look around for somewhere in their own neighbourhood, and there is nothing there for them. Not only is it too expensive now, but the right kind of housing is not available.

Ms. Gallagher spoke of the emotional trauma this sudden turmoil creates in many older women. They cannot get over it quickly and may be virtually immobilized by it. She noted that the city relocation worker can help in only a limited way; so many people need her help that any one individual can receive very little of her time.

Once traumatized, some of these women become so agitated that they have trouble coping with life on their own. In this heightened state, they may become hard to house, no longer easily fitting into the available housing. Ms. Gallagher added that the Expo evictions showed that this kind of upheaval can be the beginning of "the road to a very early death." The seniors would be able to live much longer and healthier lives if they could stay in a stable situation, safe and secure.

Ms. Gallagher pointed out that the 1948 declaration of the United Nations stated that housing is a right for everyone. She stressed the importance for our society to embrace the fact that housing is a right even for those considered hard to house. Part of the problem of finding homes for these people, she said, is that, although there are many models of seniors' housing, not many of these are appropriate for the hard to house.

"Partnering" among care givers and housing providers can help to develop more of these models. She used the example of a home for street women in Ottawa. A housing organization joined with the Anglican diocese to develop accommodation for 20 women in a vacant church. The women had been living in street shelters, where they could sleep but had to be out every morning by seven: "they had shelter but no home." Their new home is "now their permanent home as long as they want to live there."

Ms. Gallagher emphasized that those giving services to seniors must co-operate "so that we're not working at cross-purposes, with the senior being the one who ultimately suffers." Her final message was that government cannot be expected to do it all; the community of service providers must work together to make sure that the right kinds of services are available to everyone who needs them.

Seniors with substance abuse problems are another special group of the homeless and hard to house. At the Victoria Innovative Seniors Treatment Agency (VISTA), **Marilyn Wright** co-ordinates programs for these seniors, including both an outreach and a small residential program. VISTA is currently developing an in-home detoxification program, because agency workers find that detoxification centres are not always appropriate for seniors.

Ms. Wright spoke specifically of the older alcoholic, who is the agency's major client. "We often see deprived individuals — deprived mentally, physically, emotionally, and spiritually." She added that alcohol abuse exaggerates these problems. The seniors are often lonely, isolated, anxious,

and depressed, and they may be suicidal. They may suffer from mobility, nutritional, and sleep problems. In some cases, psychological difficulties mimic symptoms of senility. Their medical conditions can include amnesia, convulsions, gastritis, anemia, ulcers, pneumonia, and cardiovascular problems.

For the chronic alcoholic, dehydration and untended injuries can be serious problems. These seniors are very much at risk from violent attack, especially if they live out on the street. Unfortunately, smelly and soiled clothing and general self-neglect can make dealing with them unpleasant for service providers.

Many older alcoholics are unhappy with their destructive lifestyle, Ms. Wright said. They may feel guilty and ashamed, and they may be afraid of what it may take to change the way they live. They may not even be aware that there are choices for them to make. These seniors can be helped, but Ms. Wright believes that our society has to make some important adjustments in attitude. She told participants that our society needs to accept older alcoholics and to help them realize that they have choices. In addition, our society has to recognize that everyone has the right to housing that provides for basic needs.

Ms. Wright added that this housing must meet the needs of the individual, "not our needs as middle class, white, caucasian helpers." She stressed the importance of providing this housing in a non-judgmental, structured way. Rules (for example, about bringing in alcohol) are needed, but should not be imposed in a way that care givers are turned into guards or parents. The aim of the rules should be to make people realize that their actions have consequences.

Ms. Wright sees a major role for care givers in helping these seniors to realize the importance of self-determination and to know that "we all have a choice in how we live."

With the conclusion of the presentations, Bill Luitkus, the chairperson, opened the floor to discussion. A participant from a small community in the Interior sought advice on how to deal with the evolution of the seniors' housing that his group operates. They have about 100 seniors in an apartment building, but the mix of people is slowly changing. They are finding more of their tenants coming from the 55 to 65 age group. With most pensions starting at age 65, these people exist on even more meagre incomes than do the seniors over 65. Difficulties show up if these younger tenants do not mix well with the older residents. The participant noted that they are also housing a 30-year-old person who has a disability.

Some of the older tenants are almost 90 and their need for assistance is increasing, but there is nowhere for them to go in the community. The society is seeing more and more problems among all the tenants, including physical and mental problems. As the administrator, the participant said, he finds himself in demand "as a psychiatrist, as a nurse, and so on, 24 hours a day." He added that the society has neither the capacity nor the people to deal with all these problems in the long term. What can they do?

Karen Gallagher emphasized the importance of developing adequate community support systems, such as homemaker services, to help seniors stay in their own homes as long as possible. Seniors should not "suddenly find themselves in long-term care only because they couldn't manage totally, 100 per cent on their own." Without greater co-operation among all the groups and agencies involved, the necessary services cannot be put in place. She suggested that the housing society contact government ministries and other services providing in-home care to seniors. She acknowledged, however, that "we don't seem able to address [these problems] in the way we need to right now."

A Victoria participant spoke up to reinforce the first participant's statement. She added that people in the 50- to 60-year-old age group are such a problem that sometimes they must be evicted. She noted that getting the seniors' housing built was often less of a problem than managing it is becoming.

In response to a question about the importance of political will in making things happen in communities, Jim Green stressed the importance of active participation by the communities in the political process. He said that electing sympathetic politicians

accomplished more than years of demonstrating and agitating for causes between elections. He also noted that the power of the Downtown Eastside Residents Association comes from its members' strong support for activism. He added that co-operation among community groups was very important as well.

Looking at specific groups within the hard-to-house population, a participant asked about the problems of ethnic seniors. Karen Gallagher noted that the belief that ethnic populations "look after their own" may prevent us from finding out what their needs really are. While this belief may reflect reality some of the time, she indicated that ethnic seniors may want to look at other housing options for a variety of reasons. These seniors may, however, be hard to house because of their lack of assimilation into mainstream society.

Workshop 2D

Support Services in Your Community — Meeting the Needs

Panelists:	Madge Sasvari, Executive Director 411 Seniors' Centre Society Vancouver, B.C.
	Coro Strandberg, Director Western Society Seniors' Bureau New Westminster, B.C.
	Johnathan Lau Acting Community Recreation Co-ordinator Strathcona Community Centre Vancouver, B.C.
Chairperson:	May Wong Office for Seniors Ministry of Health Victoria, B.C.
Facilitator:	Bea Holland Provincial Task Force on Seniors Victoria, B.C.

Different communities have different needs. No two communities have exactly the same mix of incomes, ages, and ethnic backgrounds. The challenge is to find the programs that best fit each community. This workshop offered examples of programs for seniors and advice for communities in developing their own programs.

Madge Sasvari, Executive Director of the 411 Seniors' Centre, opened the session with a brief description of the services the Centre offers in downtown Vancouver. (The name of the Centre comes from its address at 411 Dunsmuir Street.) It mainly serves seniors who live in the downtown, west end, and east side of the city. Programs are available for members, who pay $5 per year and must be over 55 years old, and for non-members.

The programs include:

- Information referral and counselling, which covers finances, health, and housing. About 30 000 people a year drop in or phone in for help. If the volunteers do not have the answer at hand, they look for it and call the client back.
- An employment project for people over age 45, completely funded by the federal government. The program is designed to help mature workers find employment. It offers vocational counselling, help in evaluating mid-life career options, group sessions, a self-serve information area, information on retraining options, and referral to community support services and to available job vacancies. The service includes screening of job applicants for prospective employers.
- An outreach program for those seniors who cannot come into the Centre because they are too old or too sick. It includes both home visits and telephone contact. A federal grant covers the cost of one part-

time staff person, who has volunteers to assist. Ms. Sasvari commented that the home visits have uncovered unexpected problems, such as elder abuse, and greater emphasis has had to be placed on crisis intervention.

- Educational programs: more than 15 programs teach a wide variety of subjects, such as languages and painting.
- Health programs, such as a weekly clinic and exercise classes.

Other services offered at the Centre include a cafeteria, a law office, thrift, gift and plant shops, and a welcome centre for travelling seniors.

Ms. Sasvari emphasized the importance of getting information out into the community. The Centre now has a program on co-op radio, called "The 411 Seniors' Show," and is making a greater effort to reach older seniors.

In her presentation, **Coro Strandberg,** Director of the Western Society Seniors' Bureau, used the evolution of a program at the New Westminster Seniors' Bureau as an illustration of a model to mobilize a community to take action on an issue. The Seniors' Bureau is one component of the Western Society for Senior Citizens' Services, which also runs handyDART (custom transit), a seniors adult day care centre, and a Meals on Wheels program. As its mission, the Bureau "supports seniors' independence in the home by finding ways to provide services so they can remain in their homes for as long as possible."

For the Seniors' Bureau, the main aim is to work with seniors in the New Westminster, Burnaby, and Coquitlam areas to find out what their needs are and to develop programs and services to meet these needs. Ms. Strandberg offered the Seniors' Bureau housing program as a model of how an effective program can be developed out of a community's need.

The first step in the model is to identify the need. In this case, the Seniors' Bureau found that many seniors were asking for information on housing. The next step is to find out more about the need. To do this, the Bureau did a small study that gave more details on how many people were asking for what kind of information.

The third step is a major one: working with the community to get as many people involved as possible. The Seniors' Bureau chose a symposium on housing as the best way to do this. Out of the 100 people attending, half the participants were seniors and half were housing professionals. At the symposium the participants targeted four main areas for consideration: information on seniors' housing; more affordable housing; more seniors' housing options; and more support services.

A subsequent workshop set the priorities among these areas. Providing information was selected as the priority area, and a task force was struck to develop an action plan, the next step in the model. The task force took the action plan and implemented it, first by finding the funding needed to set up a centre to provide seniors' housing information. In this case, the funding came from the New Horizons Program of Health and Welfare Canada. The implementation phase also included hiring staff.

The next step in the model after implementation is evaluation. How did the program do? The Seniors' Bureau went back to the people originally involved in identifying the need two years earlier to ask that question. The Bureau also asked them what it should do next. The answer was that more housing is needed, which translates into lobbying local groups and governments to get more housing built.

Ms. Strandberg concluded the description of her model by stressing the importance of encouraging community action. "So when you see people in your community saying, 'Housing what can we do about it?', all you have to do is start by bringing people together to start the discussion."

The community of Strathcona, where **Johnathan Lau,** of the Strathcona Community Centre, works in Vancouver, has a high concentration of both older people and new Canadians. Using statistics from the 1986 census, Mr. Lau sketched a picture of Strathcona's population of about 10 000 people: 65 per cent are over the age of 35; 23.1 per cent are over the age of 65, compared with 15 per cent for Vancouver as a whole; 60 per cent have incomes below the poverty line; 29 per cent have English as their first

language, compared with 66 per cent in Vancouver as a whole; and 60.7 per cent have arrived in Canada since 1978.

Of the immigrants in Strathcona, 34.8 per cent were 40 or older at the time of immigration; 85.5 per cent are of Asian origin; and 53.3 per cent are Chinese. The percentage of immigrants with Chinese as a first language increased by 10 per cent between 1976 and 1986.

Because of the large proportion of seniors in Strathcona, several agencies that serve the general population also have programs aimed at seniors. As well, there are 14 seniors' housing projects with over 1000 units. This does not include the many hotels and rooming houses in the area. Mr. Lau outlined some of the community services for seniors. At the local community centre run by the Parks Board, there are two seniors' workers — one Chinese and one non-Chinese — to serve the surrounding area and housing projects. SUCCESS, a Chinese service agency, offers seniors training programs, English as a Second Language (ESL) courses, social activities, information and referral services, and a Chinese newsletter. The Carnegie Centre has programs designed to serve residents of hotels and rooming houses and a more transient population, including seniors. The Downtown Eastside Seniors Service Centre provides services to both English- and Chinese-speaking seniors. The Chinese United Church and First United Church have "happy hour" programs for English- and Chinese-speaking seniors.

The Strathcona Community Centre, where Mr. Lau is Acting Community Recreation Co-ordinator, has programs seven days a week for seniors. These range from ESL courses, through exercise and wellness programs, to Peking opera. The Centre has two seniors' program workers — one full-time and one part-time. A multicultural program worker also does community outreach to seniors. Seniors whose first language is not English are a special concern for the Centre, which is trying to help them assimilate more into mainstream society. Despite the programs and staff, however, Mr. Lau indicated that more needs to be done to provide adequate services to seniors. In order to try to improve these services, the Centre is co-operating with the housing projects in sharing space, staff, and volunteers.

The discussion that followed the presentations focused on funding for community programs, which was a major concern of many of the workshop participants. Mr. Lau indicated that the Strathcona Community Centre is supported by a combination of city funding and fundraising activities, such as bingos and casinos. Ms. Strandberg noted that three of the Western Society's four programs, handyDART, adult day care and Meals on Wheels, are all funded by the provincial government. The Seniors' Bureau is not. It is financed through bingos, casinos, direct mail, and donations. She emphasized that its success is partly due to a significant volunteer component: there are only three staff, but 200 volunteers.

Ms. Strandberg offered this tip to community organizers looking for funding: investigate the Hospital-Community Partnership Program. Under this program, 0.75 per cent of a hospital's budget is set aside for the community to work in partnership with the hospital to reduce the demand for hospital beds. The challenge for the community is to put together a proposal for a program or service that meets a local need and that would potentially decrease the pressure on hospital beds.

If the hospital likes the proposal, funding is available for one year. At the end of that year, an evaluation is done. If the evaluation proves that the program or service has reduced the demand for hospital beds, funding could be granted every year. Ms. Strandberg noted that the Seniors' Bureau is discussing a proposal right now with three hospitals in the New Westminster/Coquitlam area.

Funding was also an aspect of a question raised by a participant from the Okanagan. He noted that one of the main causes of seniors moving out of their homes in his area is the problem of home and garden maintenance. He asked if anyone had experience in organizing retired tradespeople to do this type of service for a modest fee.

Ms. Strandberg reported that the Seniors' Bureau receives a large number of calls from seniors looking for reliable, trustworthy, and

reasonably priced tradespeople. She mentioned that the Senior Citizens' Repair Service in Burnaby is very successful. This service is run by a man who takes phone calls from seniors all over the Lower Mainland for two hours in the morning every week day. With the calls he receives in that short period, he is able to keep about 30 retired tradespeople busy full time. The service charges $10 per hour; the tradesperson keeps $9 and $1 goes back to the service to cover administration costs.

Ms. Strandberg added that, in setting up this kind of service, organizers must remember that other staff and/or other volunteer support is necessary. Someone has to find the retired tradespeople and ensure that enough phone lines are available. In addition, someone must do the administrative work. She noted, "We often know how to respond to needs, but it still comes back to dollars."

Another participant spoke up to emphasize the need specifically for help with lawn and garden maintenance. As he explained, "grass is not like a leaky faucet. It can't wait for help — it needs to be cut every week."

Workshop 2E

Your Town — Community Groups in Action

Panelists:	Gerald Hodge, Adjunct Professor Gerontology Research Centre Simon Fraser University Vancouver, B.C.
	Jean Servizi, Administrator Fraser Cheam Home Support Society Chilliwack, B.C.
	Joan Reichardt, Administrator Nelson and District Home Support Services Nelson, B.C.
	Joseph Ziebart, President Lansdowne Seniors' Centre Society Kamloops, B.C.
Chairperson:	Jim Crisp Manager, Agreements Administration British Columbia Housing Management Commission Burnaby, B.C.
Facilitator:	Gavin Perryman United Way Vancouver, B.C.

The purpose of this workshop was to explore the issues facing seniors' in mid-size population centres and to outline possible solutions to identified needs. Action on local seniors' needs often comes from community groups, who either develop their own programs or help seniors use government programs. Three of the panelists in this workshop are members of community groups with direct experience in developing and delivering seniors' programs. The fourth panel member, Dr. Gerald Hodge, has studied what influences the way communities respond to seniors' needs.

Dr. **Gerald Hodge**, of the Gerontology Research Centre at Simon Fraser University, chose to look first at the obstacles to setting up services for seniors in smaller population centres. These include:

- Lack of infrastructure (institutions) and lack of resources (administrative, technical, and human); municipalities often look to the provincial government for help, "but co-ordination has to be at the local level;"
- Transportation problems; even in small communities delivering support services and housing can be hampered by lack of adequate transportation for seniors;
- Numbers of seniors; the provincial government may consider some smaller communities to have too few seniors to warrant a care facility because "they come only in certain sizes — 50 to 75 beds."

- Yet many smaller communities do manage to develop and deliver services, even housing, to their seniors. How do they do it? Dr. Hodge reported that studies have found that it is not the programs provided by federal and provincial governments, nor is it the number of professionals available. Services to seniors depend on "grass roots advocacy." Local groups have to act, and their actions often depend on very few people to keep them going. "If you can identify local leaders and innovators, no matter how old they are, you have the key to getting something done."

Jean Servizi, of the Fraser Cheam Home Support Society, described how, in Chilliwack, an organization composed of half seniors and half health and social service professionals identifies seniors' needs and looks at ways to help. COMPASS — Community Planning and Action in Services for Seniors — has four sub-committees now working to implement a set of recommendations developed earlier. The sub-committee on housing has already completed the following projects: ensuring the availability of a personal alert system for residents' homes; producing an advisory design package for planners, designers, and builders of seniors' housing; and carrying out a survey on seniors' needs.

The survey gave the committee members a good idea of what seniors want. The major conclusions were:

- Seniors want to stay in their own homes or at least in their own neighbourhoods.
- Seniors fear security problems outside their own neighbourhoods.
- Most seniors prefer single dwellings with two bedrooms, one-and-a-half bathrooms, and grab bars in the bath.
- Seniors want single-storey, wheelchair-accessible homes.
- The laundry facilities should be on the main floor of the house.
- Houses must be affordable for those with low to middle incomes.
- Extra help for yard maintenance is a high priority.
- Congregate and sheltered housing are the preferred forms of alternative housing.

As in many other places in southern B.C., Ms. Servizi noted, rental housing in Chilliwack is at a premium. To help with this problem, the sub-committee is working on a housing registry of rental housing in the area. The sub-committee members are also concerned about the availability of all types of affordable housing in their community. They see incentives such as reduced tax rates, the allowance of mixed commercial and residential uses in the same building, zoning changes to allow secondary suites, and reinstatement of the Multiple Unit Residential Building (MURB) tax shelter as possible ways for government to promote the construction of affordable housing. They are currently looking at these incentives in more detail.

Ms. Servizi added that COMPASS is represented on the planning committee for a new multi-level care complex, funded by the Ministry of Health.

According to **Joan Reichardt,** its administrator, the Nelson and District Home Support Services Society is unique in Canada. It serves about 25 000 people in Nelson and surrounding districts, which gives it a combined urban and rural client base. The society's mission is "to make it possible for people to operate at their maximum level of independence, in their own homes or as close to their own homes as possible, and to be as much in control of their own affairs as they are capable of being." Ms. Reichardt explained that this applies to young people as well as seniors.

She also stressed the role of the society as a filler of gaps. It does for its clients only what they cannot do for themselves or cannot get done for them by family, friends, church, local community groups, or others. The programs the society has developed to fill those gaps include:

- Home support, such as homemaking and in-home care. (Nelson pioneered the delivery of personal care service in the province);
- "Pop-in Service" where someone goes into the home late in the evening to make sure the client is in bed and returns early the next morning to help him or her start the day;
- Meals on Wheels, which delivers hot,

nutritious meals to seniors in their own homes;

- Wheels to Meals, which uses a vehicle subsidized by Transport Canada to bring seniors out to meals (a subsidy of up to 80 per cent of the cost is available to rural districts);
- Broader Horizons adult day care, which also uses the subsidized vehicle;
- a contact line providing regular phone calls by volunteers to clients who want to be phoned;
- a personal emergency response system, hooked into the hospital by day and the fire department by night (a grant is available to communities from B.C. Lottery Corporation to cover one-third of the cost of a system);
- transportation, funded by B.C. Transit, to take people shopping or to doctor's appointments, for example, and to bring people into Nelson from outlying areas;
- peer counselling, closely allied with, although not part of, the society.

In the housing field, Ms. Reichardt noted that a housing survey done in 1988 showed clearly that "you cannot separate housing from support services and transportation." If one is missing, the other two will not succeed.

Ms. Reichardt's particular skill is fundraising, which she termed "creative whining and snivelling." She emphasized the importance of exploring all the possible options, large and small, in searching out sources of funds. One example she gave was the Society's "Frequent Flyers" program, where it makes about $1000 each month delivering grocery store flyers.

Successful fundraising has a great deal to do with how a proposal is packaged, according to Ms. Reichardt. She described how, in Nelson, once they determine what needs to be done and how they can do it, they "try to put it together in such a way that someone will come up with the money for it." She noted that once a group has a reputation for getting things done, it usually has little trouble winning support. She advised participants to find out who wants to give money away and exactly what they want to give it away for. She said most funding proposals can be tailored to what the funding agency wants to support. "Remember," she said, "that all these people who have money have to give it away, so you're doing them a favour."

Ms. Reichardt closed by stressing the importance of co-operation, integration, and co-ordination. She believes that "it's more economical in small communities to have a many programs coming out of one area or organization."

Funding was a big issue for the Kamloops seniors' centre when it began in 1984. **Joseph Ziebart**, President of the Lansdowne Seniors' Centre Society, described how the centre struggled for years to get the city to support it. Starting their efforts in an election year, the centre's advocates found politicians willing to promise money to assist with the cost of the $300 000 building.

After the election, however, it was another story. Even though most of those elected had supported the seniors' centre during the election, afterwards they refused to commit themselves. The mayor suggested the centre hold bake sales and raffles to raise the money. Eventually after two years of fundraising and lobbying, the centre received a $200 000 interest-free loan. Mr. Ziebart is now working on the city to forgive the loan.

With all this lobbying experience, Kamloops seniors felt they needed a more formal way of carrying seniors' concerns to the various levels of government. The Kamloops Liaison Council for Seniors, with about 11 members, now "directs seniors' concerns to where they will be taken care of." Lobbying, however, will not be its only function. The Council is working with Cariboo College on detailed surveys of seniors' recreation needs in the area.

From the beginning, the council identified housing as a priority. Its members are currently working with the Kamloops Economic Development Corporation on this problem and looking at various ways of promoting the development of seniors' housing in the community. Mr. Ziebart is particularly interested in putting housing complexes for seniors in the city's downtown core. He believes this would result in lower tax rates for the projects because of smaller lot sizes and municipal services already being

in place. At the same time, it would revitalize the downtown.

Mr. Ziebart concluded his presentation with a video promoting Kamloops as a retirement centre. He noted that encouraging seniors to stay and luring seniors to come to the city have placed a greater demand on seniors' housing. He also noted, however, that as seniors are not affected by economic recession, they have a stabilizing effect on small communities that may see their economic base reduced by layoffs, especially in the natural resource industries.

In the discussion period, the challenge of finding continuing funding for programs and projects was a major concern of the participants. Joan Reichardt acknowledged that continuing funding is much harder to obtain than start-up funding; she characterized it as "a constant struggle." She described the Nelson society's funding as a mixture of provincial government assistance (the Ministry of Health and others) and fundraising. Some programs, such as Meals on Wheels, are at least partly paid for by the clients.

Jean Servizi reported that her organization has an annual grant from the District of Chilliwack, which pays part of the executive director's salary. It also has a three-year grant from the Seniors' Independence Program (SIP) of Health and Welfare Canada and has received other grants to cover the cost of specific projects, such as the survey.

One participant was curious about the problem of yard maintenance for seniors that had shown up as a concern on the survey referred to by Ms. Servizi. He asked what they had done about it. She noted that the survey had shown both home and yard maintenance to be problems. In her area, a group of seniors has received a grant to offer a home maintenance and repair service using retired tradespeople. The service charges clients $10 per hour, and the tradesperson keeps $8 and returns $2 to the service organization to cover the cost of administration.

Dr. Hodge suggested that the reason more of these services do not exist is that they are "more entrepreneurial" than other services for seniors. They have to be managed differently, which cannot be done as easily by volunteers, and they need "someone to take charge."

The problem of home and yard maintenance comes up again and again, Ms. Reichardt noted. Some people can afford to pay for help, but they do not know where to get it. Others can neither find it nor afford it. She urged seniors to lobby government for assistance. "If we are serious about helping seniors stay in their own homes, then the Ministry has to stop turning a blind eye to this need and reinstate some sort of handyman service."

As the discussion ended, Dr. Hodge spoke briefly about the B.C. Seniors' Advisory Council. He told participants, "If you want to apply pressure to the government, contact the Office for Seniors at the Ministry of Health in Victoria and tell them the things that concern you that you'd like the Council to discuss."

Workshop 2F

The Housing Market — Affordability and Supply

Panelists:	Graeme Bristol, Chairperson Housing Committee of the Architectural Institute of B.C.; Member, Canadian Housing and Renewal Association Vancouver, B.C.
	Kris Olds Centre for Human Settlements University of British Columbia; West End Tenants' Rights Association, Vancouver, B.C.
	Pat Shklanka Acting Housing Relocation Co-ordinator Housing and Properties Department City of Vancouver
	Harry Cobourne Concerned Citizens for Affordable Housing North Vancouver, B.C.
	Anne Gregory West End Tenants' Rights Association Vancouver, B.C.
Chairperson:	Denise LaBlond, General Manager Capital Region Housing Corporation Victoria, B.C.
Facilitator:	Bea Holland Provincial Task Force on Seniors Victoria, B.C.

The chairperson, Denise LeBlond, of the Capital Region Housing District, opened the session by emphasizing the importance of the discussion period for drawing ideas from the participants on the issues of housing affordability and supply. In order to allow as much time as possible for discussion, she kept the panelists to a strict limit of 10 minutes each.

Graeme Bristol, Chairperson of the Housing Committee of the Architectural Institute of B.C., began by saying that the title of the workshop was misleading. All housing, he said, is "affordable" by somebody; if it were not, it would not be built. "The term 'affordability' has become a cruel joke. What was once an issue for the underclass has become a crisis in growing numbers for the middle class." He added that the notion of homelessness in Canada is no longer farfetched.

Mr. Bristol took issue with the statement by the Honourable Alan Redway, Minister of State (Housing), that seniors today are

healthier, more mobile, and more financially independent than ever before. He said the reality is that seniors are "mobile because they have lost their security of tenure. They have no access to housing that they can afford, particularly on fixed incomes, and in many cases the housing they do have is woefully inadequate for their needs." If we accept Alderman Libby Davies' definition of the fundamental right to affordable, secure, and adequate housing, Mr. Bristol suggested, we must see that there is a growing population in Vancouver whose rights have been usurped.

The fundamental flaw in our social organization, he said, is that we have turned everything into a disposable commodity and created a "buy-now, pay-later" culture. He urged participants to rethink priorities and needs, which, he said, calls for a "revolution of spirit that moves our society beyond the pathology of consumption and that strikes a better balance between the pursuits of the individual and the needs of society, between the use of technology and the abuse of our planet by technology, between the architecture of need and the architecture of desire." He reminded the workshop participants of Archbishop Scott's distinction between what is necessary and what is possible.

Mr. Bristol noted that the economic cost of housing is based on cost of land, cost of improvements, and "soft" costs, which include legal, architectural, and financial fees. Methods of adjusting these costs must be examined in the context of broader issues such as sustainability, land, technology, standards, and empowerment.

In terms of housing, he explained, sustainability is "intergenerational equity" or "justice between generations." The erosion of agricultural land to build communities is no longer a viable option. B.C. has only 2 per cent of Canada's Class I agricultural land, and its rapid depletion will seriously affect the security of the food supply, particularly in urban areas. He noted that continued development of communities far from the urban cores increases dependence on private transportation, further stresses the transportation and energy infrastructure, and further depletes available land for roads and transportation-related services. Mr. Bristol suggested that capital gains from loss of agricultural land could be recycled into upgrading of low-quality farmland, perhaps on a hectare-for-hectare basis, or into increasing production.

Mr. Bristol urged that we must move away from the single- family dwelling to terraced low-rise multi-family housing, which will require zoning changes. We need to put less land into parking areas and more money into public transportation.

The real costs of waste management and non-renewable materials must begin to be reflected in pricing of goods. This will mean higher construction costs. We need a careful input/output analysis of energy and resources.

Mr. Bristol pointed out that the critical issues surrounding land are availability and stability of tenure. He objected to the term "land-rich," as used by the Greater Vancouver Regional District (GVRD) to refer to developing suburbs, and noted that there was a continuing overemphasis on the automobile, on separation of the workplace from home, and on ground-oriented housing. The cost of raw land is a function of the marketplace, he said, and the conflicts that exist between the private and non-profit sectors are a reflection of that. If protection is not provided for the non-profit sector against market forces, affordability and tenure will be only for the wealthy.

Mr. Bristol explained that technology and empowerment are closely linked. Innovation costs money, but more importantly, it requires empowerment of both individuals and communities, to enable people to take control of their housing needs. He quoted architect John Turner, who stated that housing is a verb rather than a noun — a continuous process, not a static commodity.

Mr. Bristol concluded by pointing out that the need for affordable housing is universal and that the ongoing process of housing can be achieved only through co-operative action by empowered communities.

Kris Olds, of the Centre for Human Settlements at UBC, used overhead projections to illustrate certain trends in the rental-housing market, one of the alarming ones being that a majority of seniors in rental accommodation spend more than 30 per cent of their income on rent. The proportion of

seniors who rent is significant and their income tends to be low — in 1988, the average income of seniors living alone was around $14 000.

Unfortunately, as we get older, Mr. Olds noted, we spend an increasing percentage of our income on rent, which often causes great hardship. As rents increase, seniors (and other low-income renters) take food money from their budget to cover their rents. Now, with vacancy rates dropping and very little new rental housing being supplied, the rental market has become very competitive. Rent increases can be as much as 50 per cent, usually when owners want to force out present tenants.

Seniors in Victoria and Vancouver face the worst housing affordability problem in Canada, Mr. Olds maintained, because so many older buildings have been replaced by condos. Builders cannot afford to build rental housing. Now that interest rates are high, however, some are having to start renting out their empty condos. But they are not usually affordable for most seniors. There are currently 700 units in Vancouver that are boarded up, either because the builder is waiting for approval for condominium construction or because they are not selling. This is a major problem in the Kerrisdale, West End, and South Granville areas of Vancouver. In the Downtown Eastside, older residential hotels are being demolished, leaving seniors who have very low incomes without accommodation.

Tenants here have very few rights compared with those of other provinces and other countries. Beyond consideration of the individual tenants, however, Mr. Olds concluded that it is necessary to consider the social and ethical implications of the current situation, including the fact that the social mix of neighbourhoods is being destroyed.

Pat Shklanka offered a case study from her experience as a relocation co-ordinator in Vancouver's Housing and Properties Department. "Miss Smith," a 78-year-old woman who had supported herself all her life, received six months' notice that her building was going to be demolished. Ten years previously she had been evicted from a nearby building, also scheduled for demolition, that was never torn down. She was, Ms. Shklanka said, an active, feisty woman with a good sense of humour. Miss Smith had been looking for four months for another one-bedroom apartment in the same neighbourhood. With an income below $1000 a month, she did not feel she could pay more than $500 rent — 56 per cent of her income. She had carried out the entire search on foot and by bus. Often she found many people waiting for the same apartment — once as many as 50 — and sometimes the suite was already rented by the time she got there.

The apartment she was leaving had a large kitchen with lots of storage space and a window that overlooked a patch of green. Her arthritis meant she needed to live close to amenities, and she wanted to stay in the neighbourhood where she had lived for 27 years. Because Miss Smith liked to be around people of all ages, she was not interested in a seniors' development; in addition, she very much wanted a one-bedroom suite, not a bachelor suite. She was fond of the apartment she was having to vacate and concerned about security of tenure for the future.

Her health began to deteriorate. She was losing weight and developing dermatological problems. She decided she could spare a bit more money and look further away, but she would not compromise on the size; she said she wanted "a home, not a room." Finally, the owners of the building that was to be demolished offered her a one-bedroom apartment for $525 per month, not conveniently close to the bus line or to shops and with a "dark corridor kitchen," but they said they would move her later at no cost to another apartment of her choice if she wanted.

She had wanted to do her own packing but in the end had to call in packers. The move was completed at midnight. Two weeks later she still had not unpacked and was eating off plastic dishes from a take-out restaurant. She had no intention of unpacking, she said; she just needed a rest and then she would start looking again.

Ms. Shklanka quoted from Professor Jim Wilson's book *People in the Way*. "The surest way to induce a pathological response in people through environmental manipulation is to force their move from a neighbourhood that is congruent with their lifestyle." Ms. Shlanka went on to point out that while such

a move is difficult for anyone, of any age, it is a particular hardship for the older single woman. "The search, most often by a single older woman on a fixed income, for an apartment in her own neighbourhood, an apartment offering space, convenience, privacy and security of tenure, at a rent that is affordable.... ends only with much compromise."

Harry Cobourne, of Concerned Citizens for Affordable Housing in North Vancouver, began his presentation by describing himself as "an angry old man." He expressed concern about whether the conference was asking the right questions and said it was essential that we look at the present as well as the future, since "seniors don't have a long term, only a short term." He said another concern for him was that "nobody is standing up for the renter," because, as he kept hearing, two-thirds of seniors own their own homes. Objecting to the lack of consideration given to seniors in general and renters and people in co-operative housing in particular, Mr. Cobourne said he felt that seniors were deserving of respect. "We have earned our right to live in our community."

Mr. Cobourne told his personal story of being evicted from a two-bedroom apartment in a Kerrisdale complex housing 97 families, because the owners decided to sell it to a developer who was going to build $500 000 condominiums. Four of the residents were in their 80s and 90s and had been getting along fine, he said, with a bit of help. With the eviction, however, they all were taken into hospital and all four died; Mr. Cobourne said he did not consider it tolerable that a property owner could create such insecurity for people that they die as a result.

Pointing out that while "you can't beat City Hall, you can force them to a tie," Mr. Cobourne told the participants that the buildings are still standing and that the owners are now renting them out again. They have deteriorated in the 20 months since the evictions. None of the former residents will be going back. He concluded his presentation by saying: "Something traumatic happened to us — we've all, I think, suffered stress. We'll never trust a landlord again and we'll never be really happy again, because of what happened there."

Anne Gregory, of the West End Tenants' Rights Association in Vancouver, characterized herself according to Dr. Gloria Gutman's scale as a younger older person. She added that she is also an upset and worried tenant. She began by discussing the effect on the housing situation of speculation and "flipping for a quick profit." Not only has the value of real estate shot up, with tenants having to bear the brunt, but many units of affordable housing have been lost.

Echoing Mr. Cobourne's experience and the comments of other speakers, Ms. Gregory said that some units of affordable housing are empty because, after the tenants were evicted, the deal went sour — at least 100 units in her West End neighbourhood are in this category.

Ms. Gregory agreed with Pat Shklanka, saying that single women have the most severe affordability problem and that she has daily anxiety about possible rent increases. Again corroborating what many speakers said in other workshops, she pointed out that those people who have some means, but not enough to purchase a condominium, are not eligible for financial assistance, even if they are paying more than 50 per cent of their income in rent.

Ms. Gregory said she was raised in Austria, where tenants' rights were entrenched 60 years ago and where the city of Vienna has the first right to any property coming on the market. She explained that Vienna has been building apartments since the early 1920s, financed by a "building fund tax," and that seniors there do not have to worry about security of tenure. "Would such security of tenure be possible under a capitalistic system such as we have here in Canada?" she asked.

Subsidies for developers have not solved the problem, Ms. Gregory pointed out, and she called for "drastic measures," including a massive social-housing construction program. "The private sector has failed us miserably," she said, adding, "Public housing should belong to the people." She explained that the provincial government gives a subsidy to developers to build low-cost housing, but that the developers are free to charge market rents after five years.

"Do we tenants not deserve a better solution to this housing crisis? There is a

large group of British Columbians out there who are treated as second-class citizens. We too deserve to enjoy social justice!.... Many studies and recommendations have been made. As a result of this conference, we hope that constructive action will be taken. We have no time to pay lip service to this serious housing problem any longer."

Facilitator Bea Holland opened the discussion part of the workshop by asking participants to keep their comments on topic and attempt to offer an action plan for each comment made. Although there was some free-ranging discussion, she effectively encouraged each speaker to propose a concrete action. The comments and actions are presented here in point form. In some cases, one recommendation contradicted another; these are presented one after another even if they occurred widely separated in time.

- Groups of residents should go to their municipal councils and demand moratoria on demolitions until some plan can be determined for housing all the evictees.
- Governments at all levels should develop the political will to appoint an ombudsman for seniors in each province and a rentalsman in each province.
- Governments should build more affordable housing of all types, including social housing, rentals, Abbeyfields, co-operatives, congregate housing, and housing for the hard to house and the homeless.
- Seniors should be more active in acquiring land and initiating housing to be built and in participating in housing societies.
- We should be looking at rent review, if not rent controls.
- There should be taxes levied on rezoning and on excess properties, as well as control of speculation.
- We need a progressive, rather than a regressive, tax system.
- Federal and provincial governments should be allowed only to lease, not to sell, land.
- Federal and provincial governments should not attempt to get full market value for land when social-housing developers are competing for it.
- Non-profit housing societies should have lower tax rates and lower interest rates.
- We should examine what was happening in 1972-73, when governments were involved in building co-operative and seniors' housing; perhaps some of those circumstances could be recreated.
- Taxes should be increased on land purchased by offshore buyers, who have to pay taxes on it in perpetuity.
- There is a difference between taxing speculation and increasing taxes across the board. Increasing property taxes and the Goods and Services Tax (GST) will result in higher rents.
- Canada should consider adopting the U.S. system of allowing mortgage interest to be deducted from pre-tax income.
- The renters' tax credit should be increased from its present amount of $100.
- Younger first-time home buyers should be allowed a one-time tax-free transfer of RRSP funds for buying their home.
- The provincial government should use part of its pension and workers' compensation funds (amounting to $10 to $12 billion) for index-linked mortgages to facilitate housing societies building low-cost housing for seniors.
- The Ministry of Social Services and Housing should be requested not to separate shelter allowance from other categories on pension cheques, because landlords raise the rent to match any increase in shelter allowance.
- The provincial government should consider buying less expensive land and existing empty units in the Interior, or in other areas of the province, for construction of seniors' housing projects and relocation programs.
- The government should be pressured to introduce tax incentives to encourage immigrants entering Canada under B.C.'s Immigrant Investor Program to apply their capital (minimum required is $250 000) to Category 5 of the program, Medical Care Facilities for Senior Citizens, or Category 7, Controlled Rent for Social Housing.
- Energy should be directed toward educating local people and local

governments in reference to land use and densities in order to help discourage the "not in my backyard" (NIMBY) syndrome. Much land is in the hands of seniors who own single-family homes, and who are frightened because they lack understanding of what could be done in the way of small, neighbourhood-friendly developments.

- Seniors should lobby the provincial government to change the Vancouver City Charter to enable the passage of protective bylaws providing that senior-occupied rental housing cannot be converted or demolished during the lifetimes of the seniors who live there. The provincial government should be urged to amend legislation to permit secondary suites (formerly illegal suites) in Vancouver.
- The government should consider rezoning *marginal* land in the Agricultural Land Reserve for *affordable* housing constructed with CMHC assistance.
- A committee should be established to investigate opportunities available through government-subsidized housing in conjunction with life-lease option programs.
- BCHMC and CMHC fuel the land-speculation process by paying millions to developers. The federal government must co-operate with provincial and municipal authorities in taking land out of the speculative market so that the "land portion of construction is no longer obscenely desirable in terms of the profits that developers and speculators are making."
- People who own their own homes should be given higher subsidies for repairs and increasing property taxes and should be educated about existing subsidy programs.
- Every candidate — provincial, federal, or municipal — should be buttonholed on his or her position on the housing crisis.

Workshop 2G

Housing Issues in Small Communities and Rural Areas

Panelists:	Gerald Hodge, Adjunct Professor Gerontology Research Centre Simon Fraser University Vancouver, B.C.
	Pastor Willy Olesen, Administrator Peace Lutheran Care Centre Fort St. John, B.C.
	Joyce Fraser Princeton and District Community Services Society Princeton, B.C.
	Hilary Brown Heron Rocks Friendship Centre Society Hornby Island, B.C.
	June Phillips Allandale Properties Ltd. Oliver, B.C.
Chairperson:	Jim Crisp Manager, Agreements Administration B.C. Housing Management Commission Burnaby, B.C.
Facilitator:	Gavin Perryman United Way Vancouver, B.C.

This workshop focused on housing issues of concern to seniors living in small communities and rural areas. Panelists and participants discussed possible solutions to common problems.

Dr. **Gerald Hodge**, of the Gerontology Research Centre at Simon Fraser University, began by establishing what he called "a framework for the rest of the panelists," stressing the importance of considering housing, transportation, and support services in an integrated way. He noted that, if we look at the continuum of age from the young elderly to the old elderly, despite the great diversity of needs among seniors, we do see a significant overall increase in the need for support services.

In Keremeos, where one-third of the population is over 65, a study has shown that half of the seniors between the ages of 65 and 75 need no support services; however, only a quarter of those over 75 can say that. The level of support doubles again after the age of 85. This fact has a direct bearing on transportation decisions, since the need arises for getting people to services and vice-versa. In addition, transportation and mobility are necessary as an end in themselves, to enable

seniors to take advantage of the available options.

Many seniors cannot drive or do not have access to a vehicle. In Keremeos, 29 per cent of seniors' households have no one in them who drives, and the percentage is highest among the oldest and those who live alone. Also, as couples age, quite often one is the care giver while the other's health deteriorates. Many seniors live just above the poverty line; in small towns and rural areas in B.C., the numbers are as high as 25 to 30 per cent. Only one-quarter of the people who live in assisted housing have cars.

Finally, despite the number of professional planners working in the housing agencies, Dr. Hodge said, housing for seniors is often badly sited — far from the centre of town, doctors' offices, and shops, and not on a bus line. If this is the case, it is essential that transportation somehow be supplied, and he suggested taxi vouchers, an independent bus service, and volunteer drivers as possibilities.

One of the obstacles we face in trying to integrate services, housing, and transportation, Dr. Hodge pointed out, is that in this province we are dealing with a minimum of three different jurisdictions. This creates a system so complex that it is difficult to determine what each jurisdiction is responsible for. He said that, as a result, human beings in the last third of their lives are being disadvantaged.

When Pastor **Willy Olesen**, the Administrator of the Peace Lutheran Care Centre, first went to Fort St. John 17 years ago to serve as a minister, there was no facility for seniors. The church had land, and Pastor Olesen liked the idea of "a sermon that you can see." So he and others both inside and outside the church established a non-profit society, the North Peace Care Home Society, and received funding for a 53-unit intermediate-care facility. It has been fully occupied since it opened.

In 1980 and 1983, two 50-unit buildings of independent apartments were constructed, and, in 1988, 40 extended-care units were added. A drop-in centre is used not only by residents of the facility but also by seniors from elsewhere. The complex has workshop facilities, a Wheels to Meals service, a pool, and jacuzzi.

Pastor Olesen is currently trying to raise some money to pay a dietitian for individual consultations with residents, because he believes, along with the writer Dr. Norman Cousins, that diet, exercise, and humour are central to health. The operators try not to duplicate services that are available elsewhere, and they strongly encourage people to help themselves and each other. Because of the centre's multi-level nature, if one member of a couple has to go into extended care, the other can remain in their home and still be actively involved in the spouse's care.

The next area Pastor Olesen addressed was housing for mentally dysfunctional seniors; he indicated that he is particularly concerned about making it possible for a partner with Alzheimer Disease to stay at home if the spouse wants. He said that his advice to those wishing to carry out a project of any magnitude is the same: research the need, decide on a plan of action, and follow through, recognizing that you cannot expect instant solutions.

Joyce Fraser, of Princeton and District Community Services Society, described the situation in Princeton, Clearwater, and Keremeos as "a sheltered housing crisis." Seniors are leaving the small towns in the area in increasing numbers, not because they want to but because they cannot find the care they need there. The Princeton and District Community Services Society decided to look for a solution.

A survey revealed that the seniors' reasons for leaving included the following: they needed a little more help; they were too far from doctors and hospitals; they were lonely; they felt unsafe; they could no longer drive; they feared they might fall and nobody would be there to help; their houses and yards were too big for them to maintain; and, most of all, they needed affordable housing where they could get meals. These people were not ready for a care facility, but there was nothing in between that and independent housing, so they chose to move away.

What they wanted was "one-stop apartment living," including meal preparation, homemaker services, transportation, and foot care for under $600 a month. They wanted, as in Pastor Olesen's

centre, to be able to change from one level of care to another without having to move. Ms. Fraser maintained that "sheltered housing will bridge the gap between home support and expensive facility care." The Community Services Society prepared a proposal that reflected the model worked out in consultation with the clients.

The original proposal was modified four times and finally received approval in principle from all the ministries involved. Community support was strong. Then there was a provincial Cabinet shuffle, and the new minister said there were no funds for the care component (but encouraged the society to persevere anyway). Since then, 50 seniors have left the district because they cannot obtain the support they need. The cost of such a facility would be about one-third that of institutional care; the cost in human terms of losing such a large percentage of the senior population cannot be measured.

Hilary Brown, of the Heron Rocks Friendship Centre Society on Hornby Island, told the workshop participants that she and her Gulf Island neighbours have a different problem from that described previously. Seniors living on the less populated islands used to move to Vancouver, Victoria, Nanaimo, or Courtenay when they began needing supportive services unavailable at home. Now they cannot afford to buy property in those places, and the rental-availability rate is zero from Victoria northward on Vancouver Island.

Ms. Brown explained that land in the islands is becoming increasingly rare and expensive. She recently participated in a conference on options with seniors from Hornby, Gabriola, Lasqueti, Denman, Quadra, and Cortez islands, which has led to the formation of working committees that are looking at a range of possibilities, including increased home support services, Abbeyfield housing and co-operative housing. She said she had thought a non-profit society would be the best route, but that this conference had convinced her that co-operative housing would better serve the needs of the islanders.

Ms. Brown expressed concern about the one-third of seniors who do not own their own homes and said that most people even at this conference seemed to be thinking much more about the two-thirds who do have transferrable equity. She cautioned that the next generations of seniors are going to be in worse shape financially than today's older people, because the amount of affordable land is decreasing. She urged participants to begin now to address the huge need for low-cost housing that we are sure to face in the next decades.

June Phillips, of Allandale Properties Ltd., brought to the workshop the experience of an entrepreneur who successfully jumped the hurdles and created a congregate-care housing project, Park Place, in Oliver. She commented that it was refreshing to see seniors talking about what seniors need, instead of builders and architects and bureaucrats talking to each other about what seniors need.

Oliver has the second highest proportion of seniors in the province, and significant amenities exist there for seniors in need of care facilities. However, the care homes were filling up because people were entering them before it was really necessary. Ms. Phillips perceived that there was a need for housing units that offered independent living with some support services available. Provincial and federal housing ministries were carrying out studies, and Ms. Phillips praised CMHC as well as the B.C. and Alberta ministries for being "great resource centres."

For six months, Ms. Phillips did her research — market surveys, conceptual drawings, market testing, marketing plans — and laid the groundwork, arranging for the zoning to be changed and pre-selling 25 per cent of the units. It took another year and a half to put together the financing, because possible funding institutions saw her company as untried and unproven, without a financial partner with "deep pockets." These institutions also considered Oliver's size to be a negative factor.

She finally arranged financing through Western Housing Development Corporation, the construction arm of the Carpentry Workers pension plan. They supported the project because they needed work for carpenters in the South Okanagan, and retirement housing represented an appropriate investment for their pension funds. Ms. Phillips' company, Allandale Properties, and Western Development formed a joint venture, and in 1987 opened

"the largest non-institutional building in the South Okanagan, and the only self-owned congregate living facility south of Kelowna."

Ms. Phillips noted that she is now planning a 50-unit townhome retirement village and that outside developers are beginning to look at Oliver with interest. "Rural communities have great potential, but somebody's got to start the ball rolling."

She added that she hoped the conference would be instrumental in bringing about changes in policy, because the real housing crisis is affordability.

A lively discussion period followed the panelists' presentations. In response to one question, June Phillips explained that the congregate care units presold for $59 000, but a few months later when costs were better known the selling price was $65 000 to $69 000. These units, which range from 80 to 102 square metres (870 to 1100 square feet), are now being resold at $75 000.

In comparison, the units in Peace Lutheran Care Centre range from 49 to 56-plus square metres (529 to 600-plus square feet), in accordance with BCHMC guidelines. Pastor Olesen's group did manage to change the guidelines to build fewer bachelor and more one-bedroom suites. It was pointed out that although BCHMC stopped building bachelor suites about 10 years ago, their one-bedroom suites are as small as 42 square metres (450 square feet), and that there is definitely a preference on the part of seniors for larger units.

Ms. Phillips noted that the Park Place owners have voted not to have the dining room operating because it is not viable with only 43 units. They currently use the room for social functions. One of the participants agreed that dining rooms do not work unless they are compulsory.

Park Place has common fees of $120 to $170 per month, but Ms. Phillips explained that they have to use ingenuity and lots of volunteer labour to make the place work with such low fees. Ideally, she said, the fees should be between $250 and $350 a month.

Hilary Brown mentioned that many islanders would like to have provincial funding restored for the "handyman option."

The comment was made that this sort of housing is available only to the two-thirds of seniors who have equity in their homes, but it was agreed that the important thing is that there be options available for seniors at all financial levels.

Some discussion was held on the question of whether union pension funds could be used for subsidized rental housing for seniors who have neither equity nor enough money for market rent. A suggestion was made that large credit unions such as VanCity Savings and North Shore Credit Union should be sensitive to pressure on behalf of seniors who need subsidized housing. The example was given of the financing of a strata title (condominium) project in Parksville by a Saskatchewan credit union.

A woman who identified herself as working with the Legion asked if there was a way in which government funds could be made available to small towns and rural areas to enable them to lease, rather than sell, land for low-cost housing. Leasing the land would not bring in the taxes that selling it would, but she suggested that it would cost the government a minimal amount of money in a very good cause.

Another group of seniors who are at a disadvantage are the ones who have some means and therefore are ineligible for the 30 per cent housing subsidy, but who cannot afford to pay high rents. It was pointed out that we as a society are encouraging such people to give their assets to their children and to lie about it, in order to get into the subsidy program. Federal and provincial government support is aimed at the bottom end of the income scale, and this policy necessarily leaves out the people in the middle. This is particularly true in rural areas, where the problem is not affordability so much as availability. Changes need to be made to the system to assist this middle group of seniors.

Workshop 3A

The Pleasures and Pitfalls of Condominium Ownership

Panelists:	Pat Williams, Attorney Clark, Wilson Barristers & Solicitors Vancouver, B.C.
	David Crosby, Property Manager Crosby Property Management Vancouver, B.C.
	Peter Bunn, Director Greater Victoria Condominium Association Victoria, B.C.
Chairperson:	Doug Thaler National Victoria and Gray Trust Company Vancouver, B.C.
Facilitator:	Bea Holland Provincial Task Force on Seniors Victoria, B.C.

Condominium ownership has become a popular housing option for seniors. This session explained what condominium ownership involves and provided information on what seniors should know before buying a condominium.

Attorney **Pat Williams** cautioned participants that he would be mainly addressing the pitfalls of condominium ownership, since, as an attorney, he deals with the people who are unhappy with their situation. However, he pointed out, the vast majority of those living in condos are satisfied and would make the same decision again. The particular pleasures of condo ownership include camaraderie, freedom from maintenance and administrative responsibilities, and security.

Mr. Williams also explained that condominiums come in many forms — highrise apartments, townhouses, leaseholds, bare-land strata plans such as a mobile-home park or a cottage at Whistler, or duplexes — and that the term "condo" refers to the ownership arrangement, not the physical form of the dwelling unit.

The first rule of condominium ownership, even before the final agreement is signed, is to read the bylaws, according to Mr. Williams. Most litigation, he said, occurs because of misunderstanding in this area. He explained that bylaws are those laws that govern the use, enjoyment, and occupation of a condo or strata lot as well as common property, and he pointed out that in choosing condominium living, "You are no longer king or queen of your castle, to the extent that the bylaws govern you." You can protect yourself, Mr. Williams said, by insisting on a "subject to" clause in your interim agreement that allows your lawyer to look at, and advise you on, the bylaws before the agreement becomes binding.

Bylaws deal with lease restrictions (such as pets, age restrictions, and whether a unit can be rented out by the owner) and can be

changed only by a vote of 75 per cent of the owners. Bylaws differ from rules and regulations in that the latter govern only the use and occupation of *common* property and are passed by the strata council of the condominium corporation. An example of rules and regulations is parking-stall assignments. Mr. Williams stressed that bylaws should be read carefully and that they must be explicit (for example, the term "adult-oriented" is meaningless unless a specific age limit is attached to it).

David Crosby, of Crosby Property Management, spoke from two points of view, those of a professional property manager and a condominium owner. He advised prospective buyers to consider several issues before signing the agreement to purchase.

Most condominium buyers are moving from a relatively spacious home to a much smaller space. Their furniture is often too escessive in number and too large. They usually have a significant number of things — such as snow tires — that need storage space. Mr. Crosby advised participants to ask about storage space, to analyze their belongings vis-à-vis available space, and to measure their furniture and the interior space before buying.

Another crucial consideration is location; most agree it is the single most important one. People moving from a peaceful, quiet home where they have control over their environment are sometimes unprepared for the condominium atmosphere. If one is moving into a phased project, it is essential to find out what to expect as the project progresses — for example, view changes and recreational-area development.

Mr. Crosby advised that the buyer tour the property, accompanied by the developer's representative; that together they draw up a deficiency list that both should sign; and that they agree on a date for completion of necessary tasks. He also suggested that the buyer read the disclosure statement thoroughly and keep in mind that ultimately the owner is responsible for the unit.

Another protective measure is to call the property manager before purchasing and find out what the maintenance fee covers, since some owners decide not to pay a maintenance fee to the strata (condominium) corporation. Not paying this fee makes the owner, rather than the building management, responsible for his or her own maintenance. Although the Condominium Act enables a maintenance fee to start as soon as the first unit is sold or occupied, most developers wait to initiate it until 50 per cent of the project is completed.

Mr. Crosby said that owners sometimes feel unprotected or "left out" after they move in. Salespeople surround the prospective buyer, but the owner is often left totally alone. He suggested that, if this happens, the owner should call the property manager — not to complain, but to ask for advice.

At the first strata council meeting, the property manager receives complaints about interior deficiencies. Mr. Crosby pointed out that the property manager's primary responsibilities are to advise the strata council and to review the budget, and that there is a fine line for the property manager in terms of who the employer is, the owners or the developer.

Mr. Crosby offered some advice on establishing bylaws: introduce them as rules and regulations first, to make sure people can live with them, and do not make them punitive. He said he does not encourage bylaws restricting rental of units — a bad owner is a lot worse than a bad tenant — and suggested that it is best if the property manager handles rentals, to avoid any conflict of interest.

Peter Bunn, Director of the Greater Victoria Condominium Corporation, offered the perspective of a relatively short-term condominium owner who has been involved with his building's strata council since very early on in his residency. His opening suggestion was that many people wait too long to make the switch from house to condominium and that it is better to do the research when one is relatively fit and healthy. He also cautioned participants against overbuying, saying that inflation is certain to increase costs and that retired people will have less cash flow, not more, as the years pass.

Mr. Bunn recommended extensive research. Prospective buyers should visit older condominiums that are for sale as well as newer ones, and once a building has been tentatively selected, they should talk to a

resident about living conditions and visit the building at all times of day. He also suggested consulting books on condominium ownership, and held that the Condominium Act is required reading. Among the things that must be considered are:

- frame versus concrete-and-steel construction (the latter provides better soundproofing);
- cost per square metre;
- municipal taxes and condominium charges;
- rules and regulations, and bylaws;
- storage space and common areas such as workshops and guest suites;
- size of the furniture that is to be moved in, compared with size of the space;
- the existence of a sufficient reserve or contingency fund by the condominium corporation for such maintenance as roof repair, painting, or carpet replacement; and
- frills such as saunas and weight rooms that few owners use but all pay for.

The most important aspect, Mr. Bunn maintained, is location — do you really want to move away from the shops where you are known, your doctor's office, the local library? He warned that moving to a new area and/or to new and smaller quarters, particularly near the time of retirement, can be traumatic. One way to compensate is to get involved with the condo council as soon as possible, which makes the new owner feel a part of things and facilitates meeting the other tenants. He characterized his highrise condo as a "vertical village" and suggested that the village attitude of neighbourliness is an appropriate one for condominium living.

The discussion period began with a participant commenting that all three speakers had dwelt primarily on the pitfalls of condo ownership. He wanted to know some of the pleasures. Peter Bunn remarked that the mental health of the residents is very important and that if residents' concerns and insecurities (for example, fire and earthquakes) can be allayed through communication, a condo can be a wonderfully supportive place to live. He said that any condominium is only as good as its condominium council at any given time.

David Crosby agreed, saying that he lives in a condo and that security and freedom from maintenance chores are very important factors to him.

Pat Williams quoted Madame Justice Proudfoot's comments in a case in which he was involved. "While courts are reluctant to interfere with how persons live in their own homes, there are some activities that may not be done, particularly when the home is regulated by the Condominium Act and the bylaws of the strata corporation. This is a communal type of living, which often requires a tremendous amount of co-operation and consideration from each other for all residents to enjoy the lifestyle to its maximum."

One participant asked if there were any particular pitfalls or good points about single-family dwelling condominium projects. Mr. Crosby responded that if gardening is an important part of one's life, such a project might be the best. He cautioned that owners of single-family unit condos tend to think of the house as their home, whereas in fact it is still a strata title, and that this can cause difficulties.

The role of real estate agents was brought up. Peter Bunn admonished prospective buyers not to let the realtors "bully" them into making a decision too quickly. All speakers agreed that seniors must educate themselves and each other about condominium living, because realtors (whose concern is making a sale) often do not mention bylaws, reserve funds, and the provisions of the Condominium Act, unless asked directly. It is important that prospective buyers investigate the terms of the condo's reserve fund (if any), because unexpected expenses are difficult to cope with, particularly for seniors on a tight budget.

Suggestions for improving knowledge about condominium living included holding more conferences such as this one, contacting condo homeowners' associations, and reading books. Mr. Bunn noted that his condo council has prepared a brochure for new owners (which is also given to moving-company representatives so they do not damage common areas).

Workshop 3B

Retirement Communities — Are They for You?

Panelists:

Ken Anderson
Ogisaka Canada Inc. (Arbutus Ridge)
Vancouver, B.C.

Ken Watson, Director
B.C. Mobile Home Park Owners Association
Whistler, B.C.

Bill Johnston, Architect
Bill Johnston Architect Ltd.
Calgary, Alberta

Chairperson:

Jim Ormiston
Retired United Church of Canada Clergy
Naramata, B.C.

Facilitator:

Joan LeClair
New Horizons Program
Health and Welfare Canada
Vancouver, B.C.

The emphasis in this session was on the importance of offering seniors a choice of housing and location, whether it be a retirement community or a traditional neighbourhood. Two of the panelists spoke about different types of retirement communities, while the third argued strongly for finding ways to allow seniors to stay in their neighbourhoods if they want to.

Ken Anderson, of Ogisaka Canada Inc. (Arbutus Ridge) is involved in the development of large retirement communities. His current project has a total of 700 homes on about 300 acres just north of Victoria. By American standards, however, this is a small project; many American retirement communities have 20 000 units or more.

Retirement communities offer those aged 50 and over a range of amenities and housing styles, are usually surrounded by a wall, and typically start out being in rural or semi-rural areas. In answer to the question in the title of this session, Mr. Anderson acknowledged that retirement communities are not for everyone. "Out of 100 people, 95 will not find them an answer, or even a consideration," he said. "And of the 5 per cent who do consider them an option, they are only an alternative in the housing marketplace, not the answer."

People reject such developments usually because they see the walls and the locations as isolating them from the rest of the local community. Labels such as "warehousing for seniors," "seniors' ghettos," and "playpens for seniors" have created a negative image in some people's minds.

The location can also be a problem if it is too far from family or friends. Mr. Anderson noted that his company's experience has shown that a project must be within two hours' travelling time to family and friends. Otherwise, people feel they are too far away

in case of emergency.

Typically, retirement communities are promoted as "active communities." While this appeals to some, for others it conjures up the image of everyone rising at 7 a.m. to do calisthenics and being forced to participate in organized games from dawn to dusk. "They fear that they will be pressured to participate in organized activities at the expense of their individuality."

Others dislike the number of rules and regulations needed to operate these large complexes. As Mr. Anderson acknowledged, retirement communities are nothing more than large condominium projects. "Ultimately, the residents have to run the community themselves." How a community is run affects residents not only financially, but also psychologically.

Those who choose a large retirement community often have a variety of reasons for doing so. These include:

- Security: This is often the main reason for choosing a large, walled community. Research shows that seniors see the walls as offering them an added level of security, whether they are at home or away.
- Lifestyle options: On any day, a resident will have a wide choice of things to do with a variety of people. For example, some of the larger projects have their own golf course.
- Affordability: One of the most attractive aspects of a retirement community is the sharing of all the common elements and maintenance costs. For many this eases much of the burden of ownership.
- Companionship: Living among their peers appeals to many seniors who dislike "tripping over the neighbours' kids' trikes."
- Appropriate design: This not only means architectural design, "although that is important"; it includes such items as having open space in the community left for future changes. Mr. Anderson used the example of setting land aside for possible congregate care facilities for the future use of residents. At Arbutus Ridge, his company ensured that an area of open space was zoned for this use, but it will be up to the residents to decide later on those facilities.
- Worry-free lifestyle: Mr. Anderson believes that predictability is a very important aspect of retirement community living. "If a development is poorly planned and operated, major policy changes are inevitable, and these create a great deal of stress among owners."

The developer must be sensitive to residents' concerns from the beginning of the project. Mr. Anderson advised developers to have full-time staff that does nothing but respond to residents' questions and concerns. "Operating a project requires that active participation. Without it you will simply not succeed, no matter how well the development is planned, promoted, or built."

Mr. Anderson then added another question to the one in the title: Are retirement communities good for the local community? His answer was "yes, in one sense." He described them as a "clean industry" that brings long-term economic benefits in retailing and employment. He admitted, however, that a large retirement community could ultimately influence political priorities in a local area and could increase pressure on social services.

In summing up, Mr. Anderson reiterated that large retirement communities provide only one option — and a limited one — for a certain number of seniors.

Ken Watson, Director of the B.C. Mobile Home Park Owners Association, began his presentation by asking the participants, "When you think of mobile homes, what image comes to mind? Probably the old picture of trailers in little trailer-camp ghettos." This is an image that he wants to change. Using a videotape from the manufactured housing industry, he showed how small communities of manufactured and mobile homes have become attractive alternatives to traditional housing. The community he owns and operates in Surrey consists of 48 units and is not restricted to seniors.

Mr. Watson agreed with Mr. Anderson that retirement communities are not for everyone. Using his own father as an example, he suggested, however, that some people who have not considered such communities should look into them. Mr. Watson's father began his retirement at his dream fishing hideaway on a B.C. island. But

when health problems meant he had to move, he looked around and found his friends enjoying themselves in a retirement community in the United States. He tried it and was hooked. Not only were there lots of people to play euchre and shuffleboard with, but he was encouraged to try things he would never have done on his own. He took up biking at the age of 66 and has become a prize-winning bike racer.

Mr. Watson's father enjoys the large retirement community because of the choice of activities and because in every activity he meets a different group of people — his lawn-bowling friends are not his whist friends. His only regret is that there is no similar community he can move to in Canada.

As Mr. Watson pointed out, however, this type of community does not appeal to everyone. He noted that the smaller mobile home parks are popular because they offer single-storey, ground-floor living in attractive locations. The industry is finding that people are moving into these projects from condominiums and apartments. "Seniors see the mobile home parks as friendlier, more convenient developments," he said. Although mobile homes are available in sizes as large as 186 square metres (2000 square feet), most residents of retirement communities prefer them much smaller for ease of care.

Mr. Watson's concern is that there are not enough of these communities around the province, especially in the Lower Mainland. "In Vancouver," he said, "these projects are not an option because of the cost of land." He recommended that planning departments work with developers to allow more small parks to be built to give seniors more choices.

Unlike his fellow panelists, architect **Bill Johnston** dislikes retirement communities. He argued strongly that we should be adapting our existing communities to meet the needs of an aging population. He admitted that, at the age of 48, he was concerned for his future and that of his friends: "Small rooms, group tyranny, and social boredom are what I fear if [a retirement community] is my only choice. It would be like coming to a motel night after night after night with the same people in the same rooms."

Mr. Johnston used a joke to set the scene for his presentation. A little boy answers the front door and then runs to his mother. "Mommy, mommy, there's a man at the door collecting for the seniors' home." The mother could not understand why the little boy was so upset until he asked, "Should I hide Grandma?"

According to Mr. Johnston, the little boy should be more frightened of the development industry than of the man from the seniors' home. It is the developers who have the power to force seniors from their neighbourhoods and into retirement communities, and we, the seniors' neighbours, are not doing enough to stop them. His concern is that seniors are being given too many options to move out and not enough to stay.

Mr. Johnston sees housing the aging population as the next frontier for the property development industry. "My generation did a pretty good job of buying suburbia and now we're being set up to buy 'grey-burbia.' " If they build retirement communities the way they built the suburbs, he predicts that hundreds of such communities will spring up around every large city in the country. These would be sprawling projects of packaged housing, without the character and amenities of established residential neighbourhoods. He believes that separate retirement communities build ageism into our cities and, by segregating one group from all others, "damage the natural fabric of a city."

What can be done to give seniors at least a choice of staying in their neighbourhoods or moving to a (well-designed) retirement community? Mr. Johnston wants us all to start looking at our neighbourhoods in a different way. Neighbourhoods are not just buildings; they are, more importantly, the people who live there and the network of services and amenities that have grown up over the years.

He offered examples of new ideas for community development. In Denmark, co-housing brings people together to develop former industrial land now available for housing. As future residents of the projects, people form groups to decide how they want to live and where. These groups may include everyone from single parents to seniors. He

explained that, in Maine, a man who saw retired people move into a town and families and businesses move out, dreams of using his land for a traditional village where young and old and everyone in between can live together.

Mr. Johnston credits the environmental movement with inspiring new ways of looking at our world and "unleashing a torrent of change in our society." Even in the big cities, we can see these changes happening. Planners in Toronto are being asked to figure out how to modify their urban systems to make them more ecologically sound. In Calgary, planners are working on a Healthy City model developed by the United Nations. Every city department in Calgary will be using the healthfulness of the city as a criterion in making decisions.

Mr. Johnston has his own recipe for development within existing communities, which includes neighbourhood co-operatives organized by people who know and trust each other and have built up networks; public transit neighbourhoods "so that we don't have to be so addicted to our automobiles"; home-based businesses; healthy community support services to get away from huge care centres and "the pyramid of health services"; and local residents investing in their own communities instead of in mega-projects in distant regions.

The challenge, said Mr. Johnston, is to stay in the community and change it, not to move. He pledged to fight the forces that "pull you out of my community and that will eventually pull me out of my community — I'd rather die in my garden."

Following the panelists' presentations, the floor was opened for discussion. Mr. Johnston's talk in particular seemed to strike a chord with the participants. One listener described a development he had visited recently in Sweden. Its 36 units were designed to integrate everything from day care to seniors' housing. He said it was like a little village with home care services provided.

This same participant reported on his lack of success in getting a similar development started in Ontario in the early 1970s. A survey of the Finnish community there had revealed that 66 per cent of those interviewed were interested in integrated housing and that 33 per cent were adamantly opposed. Because of the strength of the opposition and the need for unanimous support, the project never got off the ground. He recommended that community-based living be emphasized in the future and that more choices be made available.

Another participant brought up White Rock as an example of a community being "gutted by condominiums and losing its character." He was disturbed that people who have lived there all their lives "are being forced out of their homes and into condominiums." The condominiums go up one year, he said, and the next year there are 15 to 20 units for sale. He believes that, although they may not understand why they are unhappy, the residents are unhappy because they no longer feel part of their community. He hoped that this conference would increase everyone's awareness of the problems with these developments.

A participant supporting integrated communities suggested that community development corporations or co-operatives could provide the extra money needed to upgrade older homes owned by seniors. Community members would contribute some money to the corporation, but they would also use government guarantees to get funds elsewhere. She realized it would be "quite a task to persuade governments to take a position of underwriting the risk of maintaining good communities."

Commenting on Ken Watson's talk, a participant praised the mobile home park where she lives in Penticton. She recalled that the emphasis at the 1988 conference, "Options: Housing for Older Canadians," was on condominiums. She reported that since then she has heard of many people moving out of condominiums and into these parks. She called them "an affordable, friendly alternative." She asked why more of them were not being built in Canada.

Mr. Watson replied that it was partly because of the cost of land in urban areas: 15 to 20 condominiums can fit on .4 hectares (one acre); only eight mobile homes can fit on .4 hectares (one acre).

In response to a question on accessibility for wheelchairs, Mr. Watson said that mobile homes are probably more accessible than

many other housing forms. In the United States, many mobile homes are built right at ground level. In Canada, they are usually built on skirtings with a short ramp for wheelchair access.

Another question on mobile homes concerned affordability. How much would an 84- to 93-square-metre (900- to 1000-square foot) home cost, including delivery, land, and development? Mr. Watson indicated that, when his park opened in 1985, the units sold for $55 000 and are now reselling for $100 000. (These are "double-wide units.") The participant suggested that today costs are about $70 000 in the Interior of the province on relatively low cost land and about $100 000 on the more expensive land in the Lower Mainland. Mr. Watson agreed, noting that mobile homes can no longer be considered a "low-cost" alternative.

Mr. Anderson was asked how many people over the age of 70 had bought units in his development. He estimated that about 15 per cent of purchasers were over 70 and that some of whom were almost 80. He mentioned in particular that more widows in their 70s had moved into the project than the developer had expected.

Workshop 3C

Co-operative Housing for Seniors

Panelists:

Elain Duvall, Executive Director
Columbia Housing Advisory Association
Vancouver, B.C.

Veronica Doyle, Associate
VanCity Enterprises Ltd.
Vancouver, B.C.

Gerald Clerke, Past President
Avondale Housing Co-operative
Surrey, B.C.

Frank Hardwick, Professor Emeritus
Faculty of Education
University of British Columbia
Vancouver, B.C.

Art Trovato
Twins Rainbow Housing Co-operative
Living the Difference Non-profit Housing
Columbia Housing Co-operative
Vancouver, B.C.

Chairperson:

Pauline Barker
Silver Threads Service
Victoria, B.C.

Facilitator:

Joan LeClair
New Horizons Program
Health and Welfare Canada
Vancouver, B.C.

Co-operative housing is an important alternative to more conventional housing arrangements, especially for middle and low income seniors. This workshop provided information on the concept of co-op housing and discussed specific examples of innovative resident-funded co-op housing for seniors.

Elain Duvall, Executive Director of the Columbia Housing Advisory Association (CHAA), opened the session by describing the Association's two essential operating principles: the use of co-operative tenure and the production (directly or through assisting community groups) of long-term affordable housing. Four years ago, she noted, it became obvious that existing housing programs assisted only one group of seniors — those in core need — and that the private development industry was building expensive, luxurious condos for wealthy seniors. The large group in the middle — most of whom were living in mortgage-free single family homes and looking at their options — was left out. The eventual founders of CHAA went to work to find out what that group wanted.

What this group of people wanted was

housing in which they could age in place, security of tenure, a say in the community they were going to be living in, and assured housing costs. They were not interested in speculation or large profits. They wanted enough space (87 to 93 square metres [950 to 1000 square feet]) so as not to feel cramped; and they wanted two-bedroom apartments, or at the very least one-bedroom-plus-den arrangements, so that they could have overnight guests.

CHAA, Ms. Duvall explained, had to produce housing that could be sold at 25 per cent below the cost of the private development industry's condominiums. They operate on the principles that their housing is non-profit and completely resident-funded. Residents have to come up with at least 25 per cent of the value of the unit as a down payment; there are no government subsidies. The terms are flexible; the initial payment can go as high as the full value of the unit. The owner is required to pay the monthly share of the co-op mortgage that is assigned to his or her particular unit, as well as monthly operating costs and the mortgage payment for the unpaid value of the unit. When a unit is sold, the seller receives back all of the equity, including the value of the shares of the co-op mortgage (but not interest). Owners have been involved with design issues from the beginning and have made their own management decisions since moving in.

Ms. Duvall noted that currently the average age of the residents is 75, and that between 50 and 60 per cent of the owners have chosen to put in the full equity at the beginning, which gives the project an overall equity position of up to 60 per cent.

Veronica Doyle, of VanCity Enterprises Ltd., recently completed a doctoral thesis comparing the level of satisfaction of seniors living in co-op housing, rental housing, and strata-title (condominium) housing. She looked at non-profit, non-equity co-operatives in Abbotsford, Mission, and the most distant outlying suburbs of Vancouver, avoiding metropolitan Vancouver because the housing situation there is so skewed. Her research method involved the use of a questionnaire.

Overall, renters were found to be not as financially or socially well off as the other two groups. Co-op dwellers have an educational level and income closer to those of renters than to those of strata owners; however, co-op owners appeared to be "better off day-to-day" than renters, to know their neighbours better, and to have a level of satisfaction with their social life close to that of strata owners. Their perception that their homes were safe and their sense that comfort balanced well against cost were the same as those of strata owners.

Overall, Ms. Doyle said, co-op owners had the highest housing satisfaction of the three groups. When asked if they felt life had treated them fairly in terms of housing, co-op owners responded almost exactly the same as strata owners, although they had less sense of long-term housing security, for obvious reasons. In the areas that are generally understood to be crucial to "sense of community" — safety, a well-maintained building, social satisfaction, sense of control over one's life, sense of fairness, and sense of belonging — co-op owners scored highest of all three groups.

Gerald Clerke, Past President of the Avondale Housing Co-operative, described the history of his wife's and his involvement with co-operatives, culminating in their purchase of a unit in the Avondale Co-op in Surrey. He offered several suggestions based on his experience.

The concept has to be sold at the beginning, he said, explaining that co-op ownership is not something most people understand. In another area of marketing, he said that seniors, even those in wheelchairs, do not consider themselves "handicapped," and so attempting to sell suites as "handicapped suites" does not work. He suggested "petite suites" as an alternative.

Mr. Clerke stressed the importance of each co-op making its own set of rules to suit its own residents. He recommended reviewing rules from other co-operatives and then adapting them as necessary.

Finally, Mr. Clerke said that once one buys a co-op, one has to become involved in the management aspect of the project — the nature of the ownership demands it.

Professor **Frank Hardwick,** of UBC, offered the opinion that the wealthy can "commence the autumn of their lives" quite comfortably and that those who "require

rental facilities" can obtain help from various government agencies. He noted, however, that the vast majority of seniors are homeowners who are ready to move into somewhat smaller, less maintenance-intensive quarters but do not want to live in a huge housing project. He said that many of these people want to stay in their neighbourhoods — they are not concerned merely with the details of their housing unit, but with their activities in the community. Because they are active and involved, they need to be close to public transport.

Referring to two books, James Burnham's *The Managerial Revolution* and John Galbraith's *The New Industrial State*, Professor Hardwick maintained that seniors "are being managed too much."

Art Trovato, of Twins Rainbow Housing Co-operative, said that he has been involved with the housing co-op movement since the mid-1970s, starting with the United Housing Foundation, the predecessor to Columbia Housing Co-operative. Among the reasons he listed for supporting the co-op alternative were that

- It represents "democracy in action" because it is based on the concept of "one member, one vote."
- Co-operatives have no landlords.
- Co-op housing does not turn into slums.
- Low-income people can participate because entry fees (share-purchase) are affordable.
- Co-operatives attract an interesting mix of people.
- Rent is related to income.
- Co-operatives tend to welcome disabled persons, single parents, and, lately, persons with AIDS.
- Co-operatives generally tend toward the interests of the common people.
- Because of the mix of people, seniors in co-operatives tend to have more contact with children, which is a contributing factor to long-term wellness.
- Co-op housing tends to nudge people toward becoming co-operative. The co-op owners are likely to work together in activities such as organizing social events or producing a newsletter.
- Co-operatives often lend money to prospective buyers who do not have the share-purchase price.
- The co-op's board is responsible to the members, who essentially make their own rules.
- Boards often have a mediation team for resolving conflicts between members.
- Security of tenure is assured because a two-thirds or three-quarters vote of the membership is usually required to "turf someone out."
- People who live in co-operatives tend to become involved in the management side of things. (Mr. Trovato noted that his co-op's policy is to ask people to take a sabbatical after they have been involved for three or four years on the board. After six months or so, they are ready to become involved again.)

A participant from Nelson began the discussion period by asking if money is available for helping local groups in small towns outside the Lower Mainland to start subsidized co-operatives. She also asked where "nuts and bolts" information can be obtained. The answer was that federal funds for co-op units in B.C. have been cut in recent years — only 210 units are to be built in 1990, and they are all targeted to families, not seniors. Provincial funding targets one segment to seniors, but only "a couple" of co-operatives have been built under BCHMC, as that agency funds mostly non-profit rental housing that uses societies (for example, the Lions Club) as managers.

Several people mentioned that resource groups such as CHAA exist to provide information and should be used. They will sometimes send a resource person to other areas of the province to help groups that have taken the initiative with respect to co-op housing.

A participant suggested that it is important to circulate information that clarifies the differences between equity co-operatives and government-subsidized co-operatives. The corporate structure is similar, but the funding is very different. It was mentioned that equity co-operatives work well for those seniors who have equity, in the form of a saleable home, but what about

those who do not? A participant suggested that seniors and single parents could link together; the seniors would provide financial assistance so that the single parents could get into co-op housing with only 5 or 10 per cent of the equity, as long as they could pay the monthly costs.

Other suggestions were made including municipal council involvement (as in Squamish, where the council is making a chunk of land available for a resident-funded seniors' co-op) and taking advantage of the $20 000 grants available from BCHMC. These grants cannot be used for subsidized housing but can certainly be used as start-up funds for a group interested in building non-profit seniors' housing.

The following recommendations arose from the discussions:

- Government should make more money available for co-op housing.
- Educational materials about co-op housing, both subsidized and equity, are badly needed.
- Other equity arrangements should be explored. For example, if you pay $75 000 for a $100 000 co-op unit, and in five years you wish to sell it, you would sell it for 75 per cent of the current market value. This would develop a pool of below market-value housing without any of the owners having to take a loss.

Workshop 3D

Non-Profit Housing for Seniors

Panelists:

Norma Wareing
Manager, Housing Services
B.C. Housing Management Commission
Burnaby, B.C.

April English
Non-Profit Program Adviser
B.C. Housing Management Commission
Burnaby, B.C.

Jim O'Dea
Terra Housing Consultants
Vancouver, B.C.

Denis Loeppky, General Manager
Affordable Housing Advisory Association
New Westminster, B.C.

Chairperson:

Joan McHardy, Policy Analyst
Ministry of Social Services and Housing
Victoria, B.C.

Facilitator:

Joan LeClair
New Horizons Program
Health and Welfare Canada
Vancouver, B.C.

Non-profit housing is an essential element in the range of seniors' housing options. For many low-income seniors, it is the only option that offers them an affordable, secure living environment. This workshop looked at the contribution of non-profit housing to meeting seniors' housing needs. It included information on the participation of government and non-government agencies in non-profit housing.

Norma Wareing, of BCHMC, began the session with an explanation of BCHMC's role. BCHMC is the largest single provider of social housing for seniors in the province. It directly manages 4223 units in the Lower Mainland and administers 12 626 units in non-profits and co-operatives across the province.

In non-profit projects, BCHMC is entitled to fill 25 per cent of the units; that is, out of every 100 units in a non-profit development BCHMC fills 25 from its applicant registry. Similarly, for co-operatives, BCHMC fills 15 per cent of the units and subsidizes an additional 15 per cent that the co-operatives can fill from those in need on their applicant registries.

According to Ms. Wareing, BCHMC now has about 2200 seniors on its applicant registry. She acknowledged that this might seem like a large number, but that, in fact, only 45 of these are "in extreme need" and another 130 are in "high need." Seniors in these need categories are usually singles living alone on a basic income of about $800 per month. They are already paying more

than 50 per cent of their income for rent and are on notice to move. "With today's rents, they do not have many choices on where to move," Ms. Wareing said. She added that these seniors usually have no assets and no one to help them.

One of the problems BCHMC faces in housing seniors is that many seniors want to stay in their own communities, but BCHMC can offer them housing only where it is available. For example, many seniors want to stay in Kerrisdale in Vancouver, but there is very little social housing there.

Ms. Wareing indicated that couples are not as much of a problem for BCHMC as singles are. Although there has been a slight increase in the number of couples applying to the Commission, she noted that BCHMC does not see "as many couples as you might think." She has found that many couples are among the "new seniors," who have additional income from Canada Pension Plan and superannuation and who are not interested in social housing.

BCHMC defines seniors as anyone 55 years of age or older. It is often the 55 to 65 age group that is hardest hit by the double bind of limited income and increasing expenses. "Those are the people who are really caught right now and the ones we are really trying very hard to help," said Ms. Wareing. Because they do not yet receive any federal pension, they live on the $275 per month shelter allowance from the Ministry of Social Services. "And I don't have to tell you how far that goes in paying rent," she added.

Ms. Wareing noted that over the past two years more new Canadians have applied to BCHMC for social housing. Some of the reasons for these applications include breakdown in sponsorship and families moving away because of jobs. Such a move may be to a harsher climate that the senior cannot tolerate. An applicant to BCHMC must have lived in the province for at least one year, but most non-profit societies and co-operatives do not have residency requirements. They make their own decisions based on their waiting lists and on how many units are available.

According to Ms. Wareing, the biggest problem for seniors in all age groups today is affordability. BCHMC is working with its partners — the non-profit societies and the co-op resource groups — to provide more affordable housing to meet these needs. She mentioned that the recent increases in the SAFER (Shelter Aid for Elderly Renters) program offer some relief for both single seniors and couples.

When seniors or others apply to BCHMC for housing, they are asked to choose the areas where they would prefer to live. They can also indicate the specific projects they would like to live in. Ms. Wareing explained how the Commission tries to accommodate these preferences as much as possible. Despite these efforts, many offers of housing are refused. She gave the period from October 1989 to February 1990 as an example. People (families and seniors) refused housing for the following reasons during that time: first, the area was unsuitable (33 refusals), despite their having indicated the area as a preference on their application form; second, the development was unsuitable (17 refusals) — again despite indicated preference; third, the unit was unsuitable (27 refusals) — for example, it was on the wrong side of building, or not large enough for furniture; and, fourth, they were not ready to move (16 refusals).

Ms. Wareing closed by asking participants to encourage any friends who were in need and had not applied to BCHMC to do so. "Tell them there is no stigma attached to living in social housing," she said. "It was your tax money that helped us build these units. It is your right to use them."

April English, also with BCHMC, meets seniors' non-profit housing societies and views their projects around the province as part of her job as a Non-profit Program Adviser. In the past year, she visited many societies and their projects. This presentation contained some of her observations from that year's work.

The Non-Profit Housing Program is cost-shared by the provincial and federal governments, with one-third of the dollars coming from the province and two-thirds from the federal government. The program is limited, however, in that it focuses only on those seniors in core housing need. Ms. English acknowledged that seniors just above core need also need affordable housing. This is where she sees that there is a major

opportunity for non-profit societies to fill the gap.

Local non-profit societies have the greatest sense of what housing and services are needed in their communities, according to Ms. English. But before going ahead with a building project, a society should assess exactly what the need is in the community. Is new housing needed? Does existing housing need repair? Is this housing appropriate? Is the need really more for care than for housing?

Once the need is accurately identified, the society has to make sure the actions it takes will be able to cope with how this need will change. Ms. English warned that "what worked 10 years ago does not work now because the need has changed with the changing population in the community."

On designing for the future, she reminded societies to consider seniors' desires to age in place, which means aging in their own homes and in their own communities. "If I live in Port McNeill, Port Hardy is another world, and I don't even want to move within Port McNeill," she explained.

Looking at the design of the buildings, Ms. English noted that even simple features are important. For example, does the bathroom door open in the right direction so a call-alert system can be installed? Are the doors wide enough for wheelchair access? Can a stretcher be carried out of the bedroom to the front door?

She suggested that non-profit societies look at more creative ways of using equity. As an example, she cited the equity co-operatives of some Vancouver seniors as a way of using land equity to develop innovative housing.

Ms. English then turned to management issues for non-profit societies. She recommended that some way of ensuring that there are always enough volunteers to get the work done should be built into the society's plans. She also warned that the management committee has to be prepared to make some hard decisions: "What do you do with the older person on the second floor who can't function anymore and there's no other place for him or her in the project?"

Finally, Ms. English suggested that non-profit societies work for more integrated housing for seniors. She noted that "unfortunately current government programs don't have the flexibility you might want so you might need to take it on yourselves." She closed by encouraging the societies to continue building with, and not just for, seniors.

Jim O'Dea, of Terra Housing Consultants, sees the main issues in seniors' housing as "How do we get more affordable housing today and how do we get more in the future?" With little government funding available and the prospect for more being slim, he emphasized that it is up to the non-profit sector to find major solutions to the affordable housing problem.

According to Mr. O'Dea, non-profit groups are the answer because they do not sell a project three or four times over the 15 years after it is built. "If they get involved in a project, it stays at an affordable level and they don't get a capital gain like developers do."

It is important for non-profit societies to decide in what aspect of housing they want to be involved. He suggested that they determine whether they see their role as improving housing policy, building projects, or developing a living community. One society cannot do it all; Mr. O'Dea concentrates on project development, for example, on church lands.

He noted that even on this type of project the high cost of land limits the number of affordable units that can be included. "If you think you're going to provide affordable housing where people have to pay only 25 to 30 per cent of their income on housing — whether on church land or other types of land, you're not going to do it." He suggested, instead, to look at, for example, making 26 out of 30 units market-rate so that the remaining four can be more affordable.

Besides new housing, Mr. O'Dea identified projects done in the 1950s and 1960s as ripe for redevelopment. Many of the bachelor units that are now no longer desirable for seniors' housing are in buildings on land in very expensive parts of cities. As such, he said, this land is prime for redevelopment.

Another major opportunity for developing seniors' housing within cities is through increased densities. Mr. O'Dea

believes that municipalities should allow non-profit groups to build at greater densities than are allowed developers. He reasoned that non-profit groups give neighbourhoods much more than developers do and that they are there to deliver the lowest-cost housing possible — not just to make a profit. "Municipalities should consider densities that make non-profit projects work," he said.

The problem he sees is convincing neighbourhoods that their seniors want to stay there. "People today believe the fabric of the neighbourhood is the houses on the lots. What about the human beings who live in the neighbourhood?"

Mr. O'Dea closed his presentation by encouraging seniors to take up the slogan "We want to stay in our neighbourhood."

Denis Loeppky, General Manager of the Affordable Housing Advisory Association, began by destroying some misconceptions about non-profit societies. He thinks too many people see a non-profit group as "a nice little church group with a piece of land it wants to do something with or a special interest group for the handicapped." While non-profits many include both these types of groups, they are also businesses, and they must function in a business environment.

The "glitzy" side of non-profit housing is the development, according to Mr. Loeppky. The society must deal with consultants, aldermen, and government employees. Community battles must be fought and city council convinced of the value of the project. Once the project is approved, construction begins. The society must struggle with the contractor to make sure everything gets done to plan — which it often does not. The grand finale comes with the ribbon-cutting ceremony.

"Now comes the hard part for the society", Mr. Loeppky warned: "dealing with the toilet paper supplier, leaking roofs, costs going up, and a volunteer base that is busier and busier with more exciting things than cutting the grass." Once the society proves it can cope with all these problems on one project, it usually decides to expand. Expansion means hiring staff. He emphasized that too much reliance on volunteers just "burns out" the best people.

Mr. Loeppky used his own board as an example of a successful non-profit group. A group of friends got together about eight years ago to do something for the community. Today they are dealing with capital projects worth about $120 million, operating budgets of about $15 million, and 47 staff. "Fortunately, we decided early on we were in it for the long term, we hired staff, and now we have a stable organization," he said.

He noted that the rewards are great because the society is helping people to deal directly with their problems. But the board members still have to keep in mind that they are a business. He reminded participants that "when that ribbon is cut, you're starting a 40-year commitment, for you, your children, and maybe your grandchildren, if it's a church project."

Mr. Loeppky sees non-profit housing as the source of housing innovation in the future because it is not tied to making a profit. Non-profit projects can draw on seniors' equity for financing a project, which private developers cannot do. He believes new sources of funding, outside government, will be found in financial institutions and pension funds. He would like to see changes to the Bank Act that would allow non-profit housing societies to pay lower interest rates than speculative private builders do.

In conclusion, Mr. Loeppky encouraged non-profit societies to be innovators, to be aggressive, and "to wheel and deal to get the best deals for their clients." He promised participants that they would find being a member of a non-profit housing society "a very enjoyable occupation."

A discussion period followed the panel presentations. One participant raised the problem of the seniors' bachelor units. He wanted to know "how to shake dollars loose for redevelopment." April English replied that various governments and agencies are trying to answer the question. They are all looking at how to regenerate this stock so that it is more livable without reducing the number of units available.

Norma Wareing noted that BCHMC has trouble keeping its bachelor units filled. Most seniors want one-bedroom units. She reported that the Commission is trying a pilot project that makes half of its new units available to the seniors in the existing bachelor units. They are given the

opportunity to move into the new units and then those on the waiting list are offered the bachelor units. She said that this is fairer to the seniors in the bachelors who are good tenants but "just happened to be in the wrong place at the wrong time" and got stuck in the smaller units.

A participant who is part of a group planning to build and live in its own building wanted to know whether a non-profit society or a co-op was the best way to set up. She also asked about financing the project.

Ms. English suggested that the group not incorporate as a non-profit society as this would be too restrictive. She recommended the option of co-op housing. She advised, however, that the group would not be able to receive any ongoing federal or provincial government funding. She also suggested that they look at using their own equity through an equity co-op arrangement.

Workshop 3E

Supportive Housing for Seniors

Panelists:	Teresa Watts, Consultant Resource Systems Management International, Inc. New Westminster, B.C.
	Dave Howard, Developer International Care Corporation Burnaby, B.C.
	Debbi Austin, Recreation Director Rideau Manor Burnaby, B.C.
Chairperson:	Joan McHardy, Policy Analyst Ministry of Social Services and Housing Victoria, B.C.
Facilitator:	Joan LeClair New Horizons Program Health and Welfare Canada Vancouver, B.C.

Supportive housing offers seniors a variety of services, from meals to housekeeping. Panelists in this workshop described the concept of congregate care and gave specific examples of the costs and services involved in their own projects.

Teresa Watts, of Resource Systems Management International, Inc., presented an overview of congregate housing, which she described as relatively new in B.C. It has design features suited to seniors, and services intended to help support seniors in independent living as long as possible. These services can include meals, housekeeping, transportation, linen, and laundry, all included in the rent. Congregate housing does not include nursing care.

Most seniors who choose this type of supportive housing, according to Ms. Watts, want the independence of their own apartment but assurance of some care or response if it is needed. They want companionship and freedom from meal preparation. Most enter congregate housing around the age of 80, and the average age of the tenants is 82. The tenants' age leads to a fairly high turnover rate, as much as 20 to 25 per cent annually.

Congregate housing differs from room-and-board arrangements and also from Abbeyfield housing in that tenants generally have separate apartments and some form of cooking facilities, usually a bar fridge, a sink, and a counter for countertop appliances such as a microwave oven or a hot plate. Abbeyfield housing does not offer the same level of services and amenities as congregate care, in part because costs must be shared among so few people.

The concept of congregate housing as it is used in Canada was copied from the United States. It was a response, Ms. Watts said, to the provincial government's "policy of referral by exception to care facilities at the lower levels of care," which means that people not in need of nursing care cannot go into care facilities. This left a gap in services, which congregate care has filled.

Congregate care is popular among developers because it is a residential form as opposed to a licensed facility. Congregate housing can take practically any form; it can be modelled on a hotel or be "lifestyle oriented" with recreational facilities, such as hobby rooms. Nearly all congregate facilities have a common dining room, 24-hour security and/or a resident manager, and cooking and cleaning staff. The high operational costs mean that congregate housing tends to be two-and-a-half to three times more expensive than a rental apartment in the same area.

Most congregate housing in B.C. is rental accommodation, although there are some condominium congregate projects. Another option is "equity participation" or a "life lease." Ms. Watts explained that this is an arrangement whereby the senior buys the unit for the length of his or her stay, and when the owner leaves, some or all of the equity is refunded. These places (such as Concord Home in White Rock) usually have monthly common fees as well. Ms. Watts pointed out that non-profit associations have a great opportunity for keeping costs down in the congregate housing field if they own land and can offer it at little or no cost to the project. They can also sometimes share services with other non-profit groups.

Dave Howard, of International Care Corporation, began by explaining that when his company started building congregate care facilities, they had some incorrect assumptions. He said they quickly learned that "old people know more about being young than young people know about being old."

The first discovery they made was that seniors prefer to stay in their own homes as long as possible. Along with retaining their independence, seniors are healthier longer now than ever before and often do not come up against physical limitations until they are in their 80s. Mr. Howard also pointed out that most seniors do not consider themselves old and "don't want to live with a bunch of old people." The upshot of all this, he explained, was that he had to recognize that the residents in his buildings are "need-driven, not want-driven" and that they are accepting congregate housing as a way to replace the "personal care" allowance that the provincial government has withdrawn.

Another myth was that "everyone is growing old in huge numbers." Mr. Howard said that although the proportion of seniors in our society is indeed growing, the absolute number of people in need of supportive housing is small and will continue to be small probably until about 2030. He noted that the U.S. misread the numbers and overbuilt seniors' housing, and that Victoria also has overbuilt and now has a two-and-a-half-year supply of unrented congregate units.

Mr. Howard indicated that another major change needed is recognizing the need for a continuum of care in congregate care facilities, because residents do not want to have to leave if they become ill or disabled. One of the primary attractions of congregate housing is a secure social environment, and Mr. Howard stressed that if people can stay in the same complex to recuperate, being visited by friends and surrounded by familiar faces, they are much happier. They also tend to recover faster. Mr. Howard's latest project, The Whitecliff in White Rock, has a 41-bed care wing at the rear of the facility.

Mr. Howard admitted that the biggest problem with congregate care is the cost of the facilities. Land and operating costs are both very expensive. He gave examples of monthly rents (including all services and three meals a day) at his units: $1400 to $1500 for a 37-square-metre (400-square-foot) bachelor suite; and $1600 to $1800 for a 56-square-metre (600-square-foot) one-bedroom apartment.

Mr. Howard noted that the facility's services and atmosphere contribute to improved health, and suggested that the government should be more prepared to provide individual assistance to seniors.

Debbi Austin is Recreation Director at Rideau Manor, a 19-storey apartment house in Burnaby that was originally built for seniors nearly 20 years ago. At the time, however, seniors did not appear to be interested in moving in, so it was taken over by the B.C. Institute of Technology for a student residence. In 1988, it reopened, entirely remodelled, as a seniors' congregate care facility with 142 suites. Residents' ages range from 64 to 100, with an average age of 82.

Ms. Austin said she would say very little

about the facility, because she preferred to respond to what people wanted to know. She did say that they were fortunate in having an administrator with a nursing background as well as solid experience in administering another seniors' facility. She also pointed out that the staff at Rideau Manor involves the residents as much as possible in operations such as front-desk reception, because this involvement encourages a feeling of ownership.

Costs are significantly lower than those quoted by Mr. Howard, because only two meals a day are served. A bachelor suite rents for $1095 per month, a small one-bedroom suite for $1260, a large one-bedroom for $1440, and a two-bedroom apartment for $1640. Mr. Howard pointed out that serving three meals daily means two shifts in the dining room, which can mean as many as five or six more workers on duty each day.

The discussion period that followed the presentations began with several questions about the terms of reference of Shelter Assistance For Elderly Renters (SAFER), a provincial rent-subsidy program. Joan McHardy, the workshop chairperson, explained that, in order to qualify, a senior's rent must exceed 30 per cent of his or her income, and the rent can be no more than $520 per month.

A participant asked if non-profit associations were becoming involved in the congregate care field. Ms. Watts gave two examples in B.C.: Concord Home, which is run by the Christian Science Church in White Rock, and Seton Villa, which offers room and board, personal care, and some intermediate care. The problem seems to be that non-profit societies need government assistance to provide supportive housing, and it is not clear whether it should come from the Ministry of Health or the Ministry of Social Services and Housing.

Ms. Watts added that the supportive housing field is where the two ministries should logically come together, and that a four-part study has been commissioned to see which ministry is responsible for supportive housing. The study's structure is as follows:

- Part 1: To determine what is available, what could be available, and what the government should be doing.
- Part 2: To determine the real level of demand for supportive housing.
- Part 3: To determine the cost-effectiveness of building new supportive housing projects versus converting other buildings; to compare this to the cost-effectiveness of adding more dollars to home support services and home care; to determine whether the money would be best used in institutional care facilities.
- Part 4: To determine, for the Ministries of Health and Social Services and Housing, the potential impact on policy and funding of supporting housing options.

Several participants discussed the use of index-linked mortgages by the non-profit sector. It was reported that only the government will make them available; the private sector has no interest in doing so. It was suggested that pension funds should be offering index-linked mortgages, as they are major financiers of retirement housing. Dave Howard pointed out that the longer the term, the lower the interest rates.

Different supportive housing options were discussed by various participants. Denmark's seniors' housing program was offered as a good example. A participant noted that the key to the program's success is government and private industry working together — something we have not yet learned in North America.

Extra-care Abbeyfields were compared to our licensed small nursing homes. It was mentioned that surveys of Abbeyfield residents indicate that their major complaint was loneliness and lack of companionship, which probably is a result of there being such small numbers of residents.

It was also noted that garden suites (or "granny flats") have not been popular in Canada, mainly because they do not fit in with zoning regulations. They are also very expensive.

Modifications to existing buildings can often be cheaper than building new structures, and, particularly as the numbers of frail seniors increase, existing housing stock must be recognized as a resource. Clusters of bachelor suites can have the dividing walls removed and the cluster can be made into a common dining area. Apartments can often be adapted to house an

accessory suite or an "in-law" suite. Another possibility is small condominiums built around a central lounge, in anticipation of adding more care options in the future.

In the United Kingdom, sheltered housing was initially built by public housing authorities and non-profit housing societies; now the private sector is becoming involved. Sheltered housing generally consists of a small apartment block or a group of independent cottages, with a resident manager and an emergency call system.

June Phillips, of Allandale Properties Ltd. in Oliver and a panelist in Workshop 2G, talked about her self-ownership congregate care facility in the Okanagan. The average age of the owners is around 75, somewhat younger than in the other projects discussed in this workshop, and they prefer to have complete kitchens and not support a compulsory dining room. This is one way of making the units more affordable, but could cause problems if the age and ability range of residents varies widely.

The general consensus was, as it was in many of the workshops, that what is needed is a range of housing choices for seniors, from minimally supportive to multi-level care facilities.

Workshop 3F

Continuing Care Services in Your Community

Panelists:	Paul Pallan, Executive Director Continuing Care Division and Executive Co-ordinator Office for Seniors Ministry of Health Victoria, B.C.
	Michael Sorochan, Director Continuing Care Division Vancouver Health Division Vancouver, B.C.
	Ed Helfrich, Executive Director British Columbia Pricare Association Vancouver, B.C.
	Jean Servizi, Board Member Home Support Association of British Columbia Vancouver, B.C.
	Lillian Moreton, Executive Director British Columbia Long Term Care Association Vancouver, B.C.
Chairperson:	Betty Emery Douglas College New Westminster, B.C.
Facilitator:	Joan LeClair New Horizons Program Health and Welfare Canada Vancouver, B.C.

A wide range of continuing care services is available to seniors in B.C., from both government and private agencies. The panelists at this workshop explained how their organizations help to meet seniors' needs for continuing care.

The first presentation was by **Paul Pallan,** Executive Director of the Continuing Care Division and Executive Co-ordinator of the Office for Seniors in the Ministry of Health. He began with a province-wide picture of the services provided by the Ministry of Health. He noted that the government spends $489 million each year on continuing care services and about $211 million on extended care beds. Most of the 100 000 clients cared for, about 80 per cent of them, are over 65 years old, but some 20 per cent are between the ages of 19 and 65.

The main aim of the program, Mr. Pallan explained, is to help those individuals who need health care assistance to be able to

function in their day-to-day activities. It focuses on those with chronic physical conditions. "The program also provides short-term services for those who have just been discharged from hospital or who need a service that replaces hospital care."

The program has two basic streams: residential care and home support. The residential stream has the larger budget, at about $330 million this year, which pays for about 17 000 intermediate and extended care beds across the province. Mr. Pallan noted that the 7000 extended care beds are funded separately through the Hospital Programs section of the Ministry, at a cost of well over $200 million per year.

The largest element of the home support stream is the homemaker service, said Mr Pallan. Across the province, 129 agencies deliver services to approximately 40 000 clients at an annual cost of over $80 million. Other programs in this stream include adult day care, which supports 48 adult day care centres around the province for a total cost of about $7 million; Meals-on-Wheels in over 60 communities, for which the Ministry pays administration and transportation costs and volunteers deliver the food (the clients pay only for their meals); group homes for the handicapped, which serve a very disabled clientele in a large number of group homes — about 30 ("B.C. is a leader in Canada in this field"); and community physiotherapy and home care nursing services.

The combined cost of all of these home support services is over $125 million per year, and these services are growing. Mr. Pallan indicated that when the program first started, the home support services were only one-tenth of the total budget and residential services were nine-tenths. Today, home support services are almost two-thirds of the cost of continuing care services in B.C.

Mr. Pallan emphasized that the programs he described above are available throughout the province in almost every good-sized community. He added that, in larger centres, quick response teams and short-stay assessment and treatment centres are also funded by the Continuing Care Division.

Michael Sorochan, the Director of the Continuing Care Division of the Vancouver Health Division, went on to tell the participants how to use the program. He pointed out that, because all the continuing care services come under one umbrella, "they can be arranged through one contact in the system — the local health unit." With 22 health units around the province, a client can arrange for the services he or she needs just by calling the unit in that area. Through consultation and assessment, the health unit determines if the client needs home care, professional nursing, rehabilitation, or long-term care. Certain services, such as physiotherapy, are provided directly by program staff, while most other services are contracted out to either private or non-profit agencies.

To show how this process works, Mr. Sorochan described what happens when someone is referred to the local health unit. The referral can come from anyone in the community, including family, friends, the physician, or the person who needs help. The referral is assigned to a case manager, usually a nurse, who reviews the request and arranges to meet the person who made the referral.

The case manager then does an assessment in consultation with the client, the family, and the physician, to determine what services are required. Factors that are considered include whether it is safe to provide care in the home; whether care can be provided on a visit basis (visits are usually about one hour long); and whether medical treatment by a physician is required.

Mr. Sorochan noted that the basic philosophy of the program is that continuing care is needed only when informal family support and other community support are no longer adequate. Clients must be 19 years or older, Canadian citizens or landed immigrants, residents of B.C. for at least one year, and "assessed as functionally in need of continuing care."

Once the care plan is developed in conjunction with the client, the family, and others involved, the case manager arranges for the various services, including volunteer services. "And the job does not finish there," Mr. Sorochan said. "The case manager is responsible for ongoing evaluation and adjustment of services throughout the client's history." He added that the client has the right to appeal any of the decisions made

about the assessment or the services provided.

From government services, the discussion moved to privately owned facilities and home support services. **Ed Helfrich,** Executive Director of the B.C. Pricare Association, reported that of 18 000 long-term care beds funded by the Ministry, 6000 are in privately owned long-term care facilities. In addition to residential facilities, the industry includes privately run home support agencies. Of the 129 agencies delivering home support services in the province, 24 are privately owned.

Mr. Helfrich noted that the industry is also developing its own set of services entirely outside the government-funded system. For example, there are a number of congregate housing facilities, which include care, that are strictly privately paid, with clients receiving no subsidies. Mr. Helfrich told participants that "the last few years have seen a growth in the number of private-pay, licensed care facilities where the individual pays the total cost of care." He attributed this increase partly to long waiting lists to get into Ministry-funded facilities and partly to the desire of seniors and their families to decide exactly what type of housing they want to live in. He noted that these private facilities do not cater to all seniors, as they are expensive, at a monthly cost of $1500 to $2500.

The demand for private home support services, that is, unsubsidized services, comes from seniors' desires for services beyond those provided by government. Mr. Helfrich explained, "Both the private and non-profit sectors are developing services either outside the government range or as add-ons."

He foresees many changes coming in the health care system, which will affect how continuing care services are delivered. Income testing was one factor he mentioned that could grow in importance in determining who is subsidized for which services. He noted that the current user fees in government-subsidized long-term care are $600 per day versus $1500 or more per day for strictly private care. In questioning government's ability to meet the growing demand for continuing care, Mr. Helfrich forecasted an increasing role for private and non-profit organizations.

The members of the Home Support Association of B.C. will be among those filling this role. **Jean Servizi,** a Board Member of the Association, characterized non-profit organizations as "the home support agencies that used to be called 'homemakers.'" She added that they also include some groups that operate free-standing adult day care centres.

While most of their services — 80 to 90 per cent — are provided through the Ministry of Health's Continuing Care Division, the non-profit agencies also provide help through the Insurance Corporation of B.C., Workers' Compensation, Veterans Affairs, Indian Affairs and Northern Development, and various other third parties.

The major service they offer is basic daily housekeeping by trained workers, supervised by professional staff. The focus of the service is on promoting independence. "Independence is being able to make a choice," said Ms. Servizi. The clients choose what work is to be done and are encouraged to do as much as possible themselves. They can also decide *how* the work is to be done, and the workers will try to do it that way.

The home support workers are not, Ms. Servizi stressed, "cleaning ladies." They may help with laundry or with changing beds, but they also help with meal planning and preparation, and with personal care, such as bathing, dressing, and transferring from bed to wheelchair. Other services provided by member agencies include:

- hospice volunteers for the terminally ill at home;
- respite programs for family relief;
- Meals on Wheels;
- Wheels to Meals;
- adult day care centres; and
- mental health and other group homes.

Not all the member agencies provide all these services.

Lillian Moreton, Executive Director of the B.C. Long Term Care Association, also spoke about issues in the non-profit sector, but she focused on the concerns of her members, who operate long-term care facilities, adult day care, and some housing. They provide about 10 000 long-term beds,

about 20 adult day care centres, and some specialized facilities, such as the False Creek residence in Vancouver for young people with spinal cord injuries. Many of their facilities have housing units attached, which are supported with CMHC financing. Other services provided by member societies include respite care and palliative care.

Ms. Moreton reported that the amount of care needed by clients in her members' facilities has increased greatly over the past five years. The societies have also seen their average admission age rise to 85. She noted that this is partly because people are living longer and healthier lives. As well, more seniors are taking advantage of the wide range of home support services that enable them to stay in their homes until they need greater care.

The issue of when to intervene to help seniors is becoming difficult to address, according to Ms. Moreton. Societies are seeing people who already need some care coming into their housing units, which are usually on the grounds of a care facility. She asked, "When do you back off and let them struggle, and when do you go in and say 'You need some help'?" She asked for advice from seniors on this question. She also suggested that we need to look at innovative ways of bridging the gap between a facility and home care.

In closing, Ms. Moreton emphasized the importance of being as flexible as possible in providing services. Each senior is different and deserves to have the services that meet his or her needs best.

In the discussion period that followed the presentations, the first question concerned the availability of all these services to Native people in B.C. Mr. Pallan indicated that they are available and that the federal government pays the province to provide them to Native people. He noted, however, that the services do not always fit the needs of the Native community. Lillian Moreton mentioned that there are some facilities for Native elders owned and operated by local bands.

The problem of arranging for heavy cleaning to be done for seniors who cannot do their own and are receiving home care support was raised. The visiting home care worker does not do this type of work. The questioner wanted to know how a senior could have it done.

Mr. Sorochan responded that this type of concern should come up at the assessment when they determine who can help the senior, either family or friends. The case manager can arrange for spring cleaning or other heavy cleaning to be done by an agency when required. He suggested contacting the continuing care co-ordinator at the local health unit. Jean Servizi added that their clients are encouraged to hire a cleaning service once a year to do major cleaning.

Another participant expressed his frustration at trying to develop a solution to the problem of providing greater levels of care to people who are aging in place in seniors' housing projects. He noted that home care providers have to spend more and more time with these people, preparing their meals and helping in other ways. His group is trying to get funding for a project to deal with this, but, he said, the Ministry of Health says, "We're in health care," and BCHMC says, "We're in the housing business." He wanted to know where he could go to get help.

Joan LeClair told him that the New Horizons Program of Health and Welfare Canada offers funding for such projects, but only for 18 months at a time, and only twice for any project. Paul Pallan indicated a willingness on the part of the Ministry of Health to look at innovative proposals as pilot projects for funding. He warned, however, that his division's funding was committed for this fiscal year so that they could only consider it for funding after March 31, 1991.

Michael Sorochan mentioned that efforts are being made to find better ways of accommodating seniors as long as possible in their own homes. He explained that the Ministries of Health and Housing are discussing this problem and the ways they can work on this together. Jean Servizi noted that her association has been looking at the other kinds of services that people need to stay in their homes and communities.

Workshop 3G

Safety and Security in Your Home

Panelists:	Kathie Taylor, Manager Lifeline Program, Queen's Park Hospital New Westminster, B.C.
	Mark Graf, Crime Prevention Officer Vancouver Police Department Vancouver, B.C.
	Bryan Watt, Director of Care Programs Capital Regional District Community Health Services Victoria, B.C.
Chairperson:	Ed Apps The National Pensioners and Senior Citizens Federation Burnaby, B.C.
Facilitator:	Joan LeClair New Horizons Program Health and Welfare Canada Vancouver, B.C.

Ed Apps, the workshop chairperson, opened the session by discussing the term and the concept of "aging in place," saying that people stay healthier and more involved if they can live in their own homes as long as possible. He pointed out how important this is in a province where more than one-third of the provincial budget is spent on health care. He indicated, however, that there are attendant problems, one of which is security of the individual.

The purpose of this workshop was to discuss seniors' concerns for their safety in their own homes. Panelists dealt with medical emergency alert programs and home security and safety.

Kathie Taylor, Manager of the Lifeline Program at Queen's Park Hospital, described the program as a personal emergency response system that can provide peace of mind and security to seniors who prefer to stay as independent as possible. Lifeline, as with other similar systems, enables the individual to call for help when he or she cannot get to the phone. Ms. Taylor showed a video giving the details of the system, which are summarized here.

Lifeline consists of a personal call button that can be worn on the person — for example, around the neck or arm. When assistance is required, the wearer presses the button, which activates the home unit attached to the phone. This automatically dials the hospital's emergency response centre, where Lifeline calls are monitored around the clock. Response centre staff call the number of the person in distress, and if they receive no answer, they send a "responder" — a friend, close neighbour, or relative previously chosen by the Lifeline user — to determine what the problem is. Upon arrival, the responder signals the response centre by pressing the reset button, and the centre then calls to assess the

situation and send additional help if necessary.

Ms. Taylor noted that Lifeline is in use by more than 250 000 people across North America. It is available in many communities in B.C., for a monthly fee, through the local or regional hospital.

Constable **Mark Graf** of the Vancouver Police Department began his presentation by explaining that despite statistical evidence showing that seniors are the least likely age group to be victims of crime, they are the age group most concerned about crime. His job, he said, is to make people feel, and be, safer in their own homes. In his presentation and during the discussion, Constable Graf talked about the following security measures.

- Locks: The basic door lock can be broken in about 30 seconds. Deadbolts are better, but only those with 2.5-cm (one-inch) bolts that go right into the frame of the building. Those with 1.2-cm (half-inch) bolts are inadequate because they go only into the door frame, and significant force on the door will simply take the frame off. A 1.2-cm (half-inch) deadbolt can be converted into a 2.5-cm (one-inch) deadbolt without replacing the entire lock. Deadbolt locks with keys for both sides should not be used on any doors that might have to serve as emergency exits; if this is unavoidable, the inside key can be left in the lock when the owner is at home. Any lock should be able to be opened easily at any time.
- Window protection: Rather than window bars, which tend to make people feel imprisoned, Constable Graf recommended glass adhesive. This protective device costs about $26 to $34 per square metre ($3.50 to $4.50 per square foot) and can be purchased in tinted or clear styles and with ultraviolet protection. It comes in various strengths up to bulletproof; although the glass will break, the intruder cannot get in.
- Sliding windows: These can easily be removed, can be equipped with a jimmy-proof plate that prevents the window from lifting enough to slide out. Do-it-yourself alternatives are to drill holes in the top of the window frame and insert screws, leaving the head protruding about a quarter of an inch, and to use a wood or metal bar that fits snugly into the inside of the frame. The latter, however, must be easily removable in an emergency; Constable Graf suggested attaching a handle to it.
- Alarm systems: Aside from the $50 000 full-house alarm systems that few can afford, Constable Graf noted that door and window alarms are the most effective. He explained that the installers are as important as the alarms for several reasons, only one of which is reliability. Their recommendation regarding type of alarm should take into consideration the individual's lifestyle — for example, a person who wanders around the house at all hours of the night would not want a motion-detector alarm system. In general, Constable Graf said, he prefers audible to silent alarms, since audible ones may have additional deterrent effect. He cautioned, however, that some amateur thieves will smash a window or door, hide, and wait to see if anyone comes. If nobody comes, they will go into the home. It is, therefore, a good idea to inform one's neighbours of the alarm, if the alarm company does not provide "runners" to respond by coming to the home when the alarm goes off. It is also sensible — though it may seem obvious — to purchase an alarm from a local firm, since a dealer in another town will simply phone the client's local police when the alarm sounds.

Bryan Watt, Director of Care Programs for the Capital Region District Community Health Services, discussed emergency response system technology in general terms, offering the information that Europe and the United Kingdom are well ahead of North America in development and use of these systems. He suggested that in Victoria, where 19 per cent of the population is over 65, probably 10 000 would find a medical alert system useful — but only 600 to 800 people are currently using one. By contrast, in the U.K. approximately one million people are on emergency response networks. He also stressed that there are many different systems and different trademarks, and that people can and should shop around to find the one that best suits them. Medical-alert systems are only one aspect of a large array of systems and services designed to assist

seniors to stay in their own homes.

Victoria, perhaps more than any other health unit in Canada, Mr. Watt said, has been aggressively trying to keep people at home longer. He pointed out that monopolization of acute-care beds by older people is a major national health problem, but that it is no longer a problem in Victoria. That region's remarkable success has been achieved "through very aggressive home care services that get people out of hospital in a hurry and divert a lot of people from going in. We feel that acute-care hospitals are really dangerous places for older people to be if they don't have a good reason to be there. These people deteriorate rapidly, and they quickly lose their functional ability, because, despite the best efforts of the hospital staff, it is essentially a do-for-you atmosphere — a one-way trip to the nursing home."

Mr. Watt showed a graph indicating that in early 1986 more than 20 per cent of hospital beds in Victoria were tied up by older people awaiting placement in long-term care facilities. In March 1990, less than 5 per cent of beds were in this category. This is in marked contrast to trends elsewhere in North America. Another chart showed that in early 1988, more than 1000 people were waiting for nursing home placement, whereas now the list numbers less than 600 and is steadily dropping. In the same period, home support clients climbed from 4200 to 5300. Most remarkably, some nursing home projects have been shelved because they are not needed.

Mr. Watt explained that progressively heavy levels of care can be successfully managed at home, and that physiotherapy, nursing care, and homemaker services have been characterized as better at home than in an institutional facility. The number of people requiring extended care who are receiving such care at home has doubled (from 150 to 305) in four years, and, for intermediate care, the number has increased by a factor of between four and five (from 62 to 284) in the same period.

The lengthy discussion period that followed the presentations reflected the intensity of seniors' concerns for their safety. Many participants wanted to know about the physical limitations of Lifeline and similar systems. The following points were made:

- If the telephone line to the home or apartment is cut or damaged, the connection is broken. However, the central monitor would convey this information, and staff would initiate repair efforts as soon as possible.
- Power outages do not affect the system, and, in any case, most have a 24-hour backup battery.
- The "next generation of technology" will likely produce an emergency response system based on the cellular phone or ham radio concept.
- Most of the systems are effective within 60 metres (200 feet) of the owner's phone; they are not effective if steel doors or walls separate the button unit from the phone.
- The cost of the systems prohibits many seniors from being able to purchase them. One participant suggested that homes built for frail seniors should be required to have an emergency response system.
- Alberta has recently taken the lead among Canadian provinces in giving grants to seniors to enable them to purchase medical-alert units. The Capital Regional District (greater Victoria) subsidizes the monthly fees of medical-alert clients through its global home support budget, which means that seniors can choose, for example, to spend their allotted home care funds for Meals on Wheels or a medical-alert system.

Mr. Watt speculated that before long the province of B.C. will probably begin subsidizing personal emergency response systems.

Security-related suggestions and comments included the following:

- CMHC should consider publishing a pamphlet for healthy seniors about setting up "buddy systems" among friends or neighbours, who can, for example, call each other daily or let each other know when one is going to be away.
- Neighbours should exchange house keys, particularly those living in apartment blocks where it can be easy to lock oneself out of one's own apartment by accident.
- Training and support for housing managers must be increased to ensure that

tenants in seniors' housing projects have 24-hour on-site security and management services.

- Placing electronic timers on interior lights is a relatively inexpensive way to create the illusion that someone is home all the time. Call-forwarding should be used in preference to leaving an answering-machine message announcing one's absence.
- No hard-and-fast rules apply for making the house look lived-in when one is away. Cancelling the paper might be a good idea, unless the paper delivery person is dishonest. Closing the drapes may make it obvious that nobody is home, but if the curtains are open, the expensive items that make it worthwhile breaking in for are visible.
- A guard dog can be dangerous to innocent people, and a dog who is not trained as a guard dog is rarely of much use as protection. A barking dog can be a deterrent to a would-be thief — but so can "Beware of Dog" signs, even if there is no dog on the premises!
- Too many locks can cause a problem if the person behind the locked door is unable to unlock it to admit help.
- Unfortunately, the best advice is that people should not be too trusting of those they do not know well.

The question was raised: Who is going to pay for the programs necessary to help people age in place? Bryan Watt pointed out that home care costs much less than institutional care, and that only minor reallocations in the provincial health care budget would be required to expand home care services. For example, $12 million will provide home support services for more than 5000 people, whereas it costs $50 million to $60 million for a long-term care facility housing only 3500. Future funding for home care, he noted, will come from the institutional care sector. Acknowledging that he would not be popular for making the statement, Mr. Watt also stated that Victoria — and probably other places as well — has too many acute-care beds. He explained that proper utilization of acute-care beds would free up many home care dollars, but cautioned that costs will rise as society takes on home care for increasingly "heavy-care people."

One participant suggested that a geriatric assessment unit is very useful for frail seniors requiring a short stay away from home. She also stressed the need for liaison people to help stop service overlaps and to fill the gaps in home care services. A "one-stop resource centre," such as the one in Salmon Arm, was praised as a valuable resource — seniors can go to one place for information on every kind of service that will help them stay at home and independent as long as possible.

Recommendations made by the participants included:

- Increasing the availability of information; the security systems that people are looking for are available, but people do not know where to look for them.
- Improving caretaking and resident-manager services for seniors' homes, apartments, and residential hotels, particularly but not solely in the downtown area. "People are scared witless in the evening."
- Ensuring that advertising for seniors' housing is accurate. People moving into facilities advertised as "congregate care" or "supportive" housing expect 24-hour surveillance, and even medical care.

Workshop 3H

Running a Successful Housing Registry or Referral Service

Panelists:

Val MacDonald, Project Co-ordinator
Seniors' Housing Information Program
New Westminster, B.C.

Leslie Timmins, Manager
Vancouver Housing Registry
YWCA
Vancouver, B.C.

Suzanne Black, Housing Services Assistant
B.C. Housing Management Commission
Burnaby, B.C.

Jack Vickery
Information and Referral Co-ordinator
411 Seniors' Centre
Vancouver, B.C.

Daisy Webster
Volunteer Seniors' Counsellor
411 Seniors' Centre
Vancouver, B.C.

Chairperson:

Coro Strandberg
Western Society Seniors' Bureau
New Westminster, B.C.

Note: There was no facilitator for this session.

How do seniors find affordable housing? They may know what they need but not where to look for it. Both government and non-profit agencies have acted to meet this need by setting up housing registries and referral services. The workshop was designed to provide information on how to establish and manage a successful service. The panelists talked about setting up both community-based and province-wide registry and referral services.

Val MacDonald, Project Co-ordinator for the Seniors' Housing Information Program, began the session by explaining how the Seniors' Housing Information Program arose from a need identified in the community. A conference held in 1986 resulted in a task force being set up to look at what seniors wanted. It was able to define two major needs — a need for a housing information program and a need for a housing directory. Having decided what had to be done, the task force applied for and received funding from the New Horizons Program of Health and Welfare Canada. With that money, it hired Ms. MacDonald as the part-time co-ordinator. She and eight or nine trained volunteers operate the program, which serves

both drop-in and phone-in clients.

Through helping seniors find suitable places to live, the program operators have discovered that "housing means much more than just a roof over your head," according to Ms. MacDonald. Seniors wanting to age in place can do so only if they have good housing and enough services and support at home and in the community. She also noted that her group has found that there can be "no one solution for housing needs in their community: for every senior.... there was a different need." Options must be available to address these differences.

The program has designed a housing directory from requests received from its clients, the seniors. Based on these requests, the program developed a client sheet containing the following information:

- origin of call (family, friend or client);
- personal information (age, sex, if a veteran, monthly income);
- current housing location;
- preferred location;
- specific housing needs (for example, health or disability related);
- person whom the client was referred to for housing; and
- call backs (if a volunteer called the client again).

This information gives the program a profile of each client and helps in compiling statistics.

After completing the sheet, clients meet with peer volunteers to learn what other services in the community might help them. Ms. MacDonald noted that not every housing problem involves moving to a new home. For example, a problem with high rent might be solved by the SAFER program (Shelter Aid for Elderly Renters); or, if getting groceries is difficult, the grocery shopping program at the seniors' bureau could help. "The directory means more than just listing subsidized buildings, retirement villages, and congregate care centres."

Ms. MacDonald added that, even if the program could not provide housing or information suited to a specific client, at least the volunteer could lend a sympathetic ear and help the client learn more about the resources that support seniors staying in their own community. This type of assistance can be as important as providing a direct referral to a new home.

The Vancouver Housing Registry, unlike the New Westminster Seniors' Housing Information Service, is not only for seniors. It was set up with funding from the city and provincial governments, who had determined that a housing information service was needed in Vancouver. **Leslie Timmins,** Manager of the Registry, reported that, of the 1000 people the Registry deals with every month, 150 to 200 are seniors, usually on low incomes and therefore usually renters. "These are the people hit hardest by the housing crisis in the Lower Mainland."

Ms. Timmins offered participants advice on how to set up their own registries. "Whether you are going for funding or not, make sure you have a very clear idea of what is needed and what you are going to do," she advised. Proposals for funding should be well researched and well written, and should answer any questions a funding agency might ask. For example, Who will the registry serve — homeowners as well as tenants? Will it have a listing service of rental vacancies? Will it serve walk-in clients as well as phone-in clients? Will information be mailed out to clients? (The Vancouver registry sent out over 500 information packages last year.)

Ms. Timmins recommended that the proposal include job descriptions and a realistic budget. In the budget, money should be identified for translation for those clients who cannot speak English, for adequate signage (also including other languages), and for publicity.

To reach as many seniors as possible, the registry should be in an easily accessible location with sufficient telephone service. Ms. Timmins noted that most of the seniors using the Vancouver registry do so by telephone and ask for the information to be mailed to them.

Seniors are, according to Ms. Timmins, looking for a "one-stop shopping" housing information centre. They want the registry to tell them about both subsidized and market rental housing, about all the programs to help them with housing costs (for example, SAFER), and about other programs to make their lives easier (for example, income

assistance).

Ms. Timmins stressed the importance of staff and volunteers having a good understanding of health and poverty issues. "If they're dealing with low-income seniors, they are dealing with health and poverty issues that are as important as housing needs." Her final recommendation was to develop a strong service philosophy: everyone involved in a housing registry must believe that affordable housing is a right.

Suzanne Black, Housing Services Assistant at BCHMC, also had advice for participants on setting up a housing registry. From her experience of 15 years with a housing registry for the disabled, she had found that there was a need on both sides of the housing equation. Disabled people wanted to find wheelchair-modified accommodation, and, at the same time, landlords, co-ops, and rental agencies with that kind of accommodation, did not know how to find the people to occupy it.

As a result of a proposal by Ms. Black, a 1987 meeting brought together housing organizations and people with severe mobility impairments, including many seniors. The consensus of the meeting was that no centralized registry of wheelchair-modified housing existed and that one should be established. It was Ms. Black's job to set it up.

She admitted that working at BCHMC as she did, it was easy for her to get the registry going. She had a central location, all the amenities of a big office, staff, and telephone lines, and an existing computerized applicant registry system that only had to be modified to fit the wheelchair registry's requirements. She also had her own enthusiasm. She believes that an enthusiastic, committed person is important to the success of this kind of project.

The wheelchair registry provides three basic services: first, a listing of all wheelchair-modified accommodation in B.C.; second, a central registry of people (singles, families, and seniors) looking for that type of accommodation; and third, a listing of real estate agents or individuals selling homes that are designed or modified for wheelchair access.

Ms. Black noted that the last item is a very small part of the registry. She has found that most people who use the registry cannot afford to buy a house and that those who have large amounts of money, for example, from insurance settlements, usually build their own homes.

The current system is limited in two major ways, according to Ms. Black. The registry accepts only applications from those who can live independently. This includes those who live with an attendant or have some services brought in, but it does not include those who need group homes or care facilities. The other limitation is in the type of accommodation listed: it does not include wheelchair-accessible places. As Ms. Black pointed out, "Almost any apartment with elevators and wide doors is accessible." The registry lists only places specifically designed or modified for wheelchair living.

In conclusion, Ms. Black told participants that managing the registry has been a very positive experience for her. Many clients have taken the time to thank her and offer suggestions on how to improve the service to make it even more useful to them.

Jack Vickery and **Daisy Webster,** both from the 411 Seniors' Centre in Vancouver, spoke about two different aspects of delivering housing information to seniors. As the Information and Referral Co-ordinator, Mr. Vickery described how his agency is the link between the groups that provide accommodation and assistance to seniors — usually government — and the consumers, the seniors.

The referral service is "central, accessible, and usually fairly well known by individual consumers, either by word of mouth, advertising or by its presence in the [411 Seniors'] Centre." It offers printed information and trained counsellors to help seniors find what they need. The counsellors advise on access to services, eligibility requirements, application procedures, and resource people for seniors.

Through regular training sessions and a comprehensive information manual, Mr. Vickery keeps the counsellors up to date on services for seniors. Whenever possible, he brings in representatives from the various groups providing seniors' services to speak directly to the counsellors. He also accompanies 411 volunteers to make presentations to other groups about the

services the centre offers. He sees the counsellors' role as not only helping the seniors directly, but also passing seniors' problems and concerns back to the program agencies so that they will be aware of any problems with their programs.

Mr. Vickery emphasized the Centre's major aim of providing useful information to seniors. "Information in itself is an empowering thing for individuals. It allows them to be more independent and to make decisions."

Daisy Webster spoke of the 411 Centre's services from the point of view of a front-line volunteer. More than any other assistance, she noted, seniors ask for help with housing problems. She was especially concerned about the shortage of emergency housing in downtown Vancouver for seniors in desperate need. In the past few years, two major shelters have closed, and "we really don't have a replacement." Ms. Webster's advice to volunteers was, "You can't win them all — just do the best you can."

With the conclusion of the presentations, the floor was opened for discussion. A participant interested in setting up a registry of wheelchair-accessible facilities in the Interior asked Suzanne Black why the existing registry is only in Burnaby. She also wanted to know where to go for funding. Ms. Black explained that, although the information for the registry is centralized in Burnaby, clients can contact regional offices in Penticton, Victoria, Prince George, and Prince Rupert. These offices have the listings and application forms for the area.

Leslie Timmins warned that there might be a problem obtaining funding if the proposed registry is seen as a duplication of the existing one. She suggested talking to the B.C. Coalition of the Disabled and others to discuss exactly what kind of registry is needed. When applying for funding, individuals or groups would need to demonstrate that the service is unique and meets a need not met by any other service.

The use of the word "registry" was questioned by a participant who complained that it is a misnomer. Clients obtain the information from the registry, but still have to go around to the various buildings and apply themselves. "Why can't they just put their name on the registry and wait for a vacancy?"

Val MacDonald emphasized that the Seniors' Housing Information Program is indeed an information program, not a registry. Volunteers help the seniors fill out applications but are often frustrated by the lack of feedback from clients on whether they actually found accommodation. She would like to set up an arm of the bureau to be "housing helpers," with volunteers who would take the senior to the building, help him or her to fill out the application, view the unit, and decide if it is appropriate. The volunteer could even help the senior through the move.

For client selection, Ms. MacDonald recommended that housing registries and information services use a point system based on the seriousness of the client's need. She warned that a simple "first come, first serve" system may prevent those needing help most from receiving it as soon as possible.

As the largest landlord in the province, BCHMC has a central registry for all its property, which includes housing for families, seniors, and people who are disabled, according to Suzanne Black. This central registry is separate from the wheelchair registry that she operates. She noted that not everyone who needs housing comes to BCHMC. Some may prefer to go to an organization they are affiliated with, such as the Royal Canadian Legion, or to a local registry, such as the Vancouver Housing Registry. She explained that this tendency makes it difficult to determine how many people are waiting for vacancies and who they are.

She has tried to avoid this problem by keeping the information on the wheelchair registry centralized. This enables her to do mass renewals of listings. Letters are sent out to applicants to make sure they are still interested, and they have to fill in a new form to stay on the list. This way, she explained, the files are kept up to date and the vacancies are filled more quickly.

Leslie Timmins pointed out that many private housing societies are protective of their territory and do not give out their application forms. They believe this gives

them better control of their waiting lists. She noted that she advises clients to keep themselves up to date on the lists they are on by calling the housing agencies regularly to say they still need housing.

Val MacDonald stressed the importance of seniors being involved in administering housing registries and information programs and in applying for funds. This improves the programs because it keeps them in touch with the changing needs of seniors. It also gives the seniors the opportunity to lobby community groups and local politicians.

Workshop Chairperson Coro Strandberg took the final few moments of the workshop to ask participants for their recommendations resulting from the presentations and the discussion. They suggested:

- That a standardized application form be designed for all non-profit rental housing societies that ensures human rights, is short and "user friendly," and is in large print.
- That government provide funding for community housing registries, throughout the province, that are adequately staffed and that include special needs expertise, peer counselling services, information, and referral.
- That more low rental housing be made available for low-income seniors.
- That more affordable housing be made available for moderate income seniors.
- That seniors be encouraged to lobby.

Workshop 3I

Shared Housing and Group Homes

Panelists:	Ron Watson Executive Director Surrey-White Rock Home Support Association Surrey, B.C.
	Bill Tremayne Administrator and Chairman St. Peter's Abbeyfield Society Saanich, B.C.
	Anne Duggan, Owner and Operator Halliday House Residential Care Home Parksville, B.C.
Chairperson:	Ernie Cassels Pacific Command The Royal Canadian Legion Victoria, B.C.
Facilitator:	Joan LeClair New Horizons Program Health and Welfare Canada Vancouver, B.C.

Sharing housing is an option that is attractive to many seniors. But within that option there are many choices still to be made. This workshop presented three examples of different types of shared housing, two operated by non-profit societies and one privately owned and operated.

Ron Watson, Executive Director of the Surrey-White Rock Home Support Association, opened the session with a description of the small care facility for seniors operated by the association. Built to look like a large single-family house, the facility was completed in 1984 as a home for paraplegics. However, because the intended clients were more interested in living in Vancouver than in White Rock, the Association decided to offer the space to seniors. The seniors have been living in the house for five years now (with all the original residents still there), and, according to Mr. Watson, "They love it."

The house has five bedrooms — one for a care attendant and the rest for seniors — and two large bathrooms, a living room, family room, kitchen, and dining room. Because it was originally built for paraplegics, all the cupboards were lowered, which is "ideal for the seniors' use." The design also includes skylights, a fireplace, and many patio windows.

Mr. Watson noted that the original cost of the facility included $41 000 for the land, $130 000 for the building, and $19 000 for the furnishings. The mortgage is subsidized by CMHC down to 2 per cent. The care offered at the home is covered by the Ministry of Health and includes the salary of a live-in attendant and other costs not related to shelter. In 1985, this cost was $20.11 per patient day; today it is $42.93 per patient day.

For the seniors, the home offers

reasonably priced, secure, and comfortable accommodation. Each client pays $180 monthly for rent (the amount set by CMHC as market rent), $150 for food, and $50 for utilities. At a total monthly cost of $380, it is, in Mr. Watson's words, "not a bad deal." He mentioned, however, that this amount may be increased to cover part of the costs currently subsidized by the Ministry of Health.

In summing up, Mr. Watson noted that the seniors' satisfaction with the facility comes from the homey atmosphere, the level of care offered, and the freedom for residents to come and go as they please.

Bill Tremayne, Administrator of the St. Peter's Abbeyfield Society, was also able to report a high level of satisfaction for the seniors in this facility. St. Peter's Abbeyfield is a co-op society "whose goals are to provide older people with the kind of life they are used to in the kinds of houses that remind them of home and not of an institution; to give them comfort, security, and friendship in districts familiar to them; and to offer them privacy and independence."

The Abbeyfield idea originated in England, where older houses are used to accommodate five or six seniors. Each house is supported by a separate society under one umbrella organization. Several countries around the world, including Canada, now have Abbeyfield houses. The central agency for Canada is located in Toronto, and there are three houses in B.C. — in Sidney, Kelowna, and Saanich.

Each Abbeyfield house serves the community in which it is located, with the criteria for entry to the home set by the local society. To be accepted to St. Peter's Abbeyfield, an applicant must be a resident of the local community; 60 years of age or older; ambulatory; of a personality type to accept communal life; and in need of human companionship.

Mr. Tremayne noted that the last criterion is especially important because one of the aims of the home is to help residents form a new family.

Within walking distance of stores, buses, and a park, St. Peter's Abbeyfield offers separate quarters for 12 people all on one floor. Every unit has a large room for personal furniture and belongings, with a separate washroom containing a sink, vanity, and toilet. Wiring for telephone and cable television is built in. Sliding glass doors open from the unit onto a patio with a small garden.

The common areas of the house include a living room, a dining room, a sun room, two large bathrooms with tubs and separate showers, a kitchen, and a laundry room with washers and dryers. Safety features include a sprinkler system, bells and strobe lights for the hard of hearing in case of fire, and a bell push in each room that rings in the house mother's quarters. For the house mother, there is a two-bedroom apartment on the second floor of the home. An extra bedroom and full bathroom provide accommodation for weekend relief help and visitors. According to Mr. Tremayne, "the loving house mother is the glue that holds the whole operation together."

The residents of St. Peter's are provided with two cooked meals a day and food so that they can make their own breakfasts, snacks, and afternoon tea. They must look after their own rooms and are free to help in the kitchen if they wish. Mr. Tremayne acknowledged that new residents always find some things wrong, "but established residents help them adapt." He was proud of the residents' satisfaction with the home; only two people have decided Abbeyfield was not for them since the facility opened.

The overall operation of the home is governed by a non-profit society, which relies on a "house committee" to manage the day-to-day operations. The whole effort is supported by a larger group in the community called "Friends of Abbeyfield," which enables the society to organize activities such as concerts and the teaching of arts and crafts. Mr. Tremayne stressed the importance of relying on a strong base of volunteers at various levels of involvement.

As a non-profit organization, St. Peter's Abbeyfield Society can provide residents with quality housing that in the private sector would cost $1500 to $1800 per month. St. Peter's capital and operating costs would be $1020 per resident if there were no subsidies. The fact that there is no profit or administrative costs makes the difference. This fact makes it a practical option for seniors whose income is too high for subsidy,

but too low to afford private accommodation. All the current residents are subsidized by BCHMC for their shelter costs.

Mr. Tremayne noted that the initial high capital cost of building this relatively small facility is offset by low ongoing costs. He added, "The individual attention and feeling of belonging for residents in a small home cannot be costed."

Anne Duggan owns and operates a home for seniors, which is smaller than the two described above. Located in downtown Parksville, she provides room and board for four seniors in what she said her mother would have called "a high-class boarding house." It is not a licensed care facility and is operated strictly as a private business.

Ms. Duggan started out by identifying the need in the community for short-term care for respite and for people coming out of hospital. She bought a house and did most of the renovations herself. Since opening over two years ago, the rooms have never been empty, and there is currently a waiting list of 35 seniors. During that time she has discovered that many seniors prefer her services for longer periods; therefore, short-term care is no longer her main focus.

The residents pay $1500 per month for a private bedroom and bathroom, housekeeping, and meals. There is always someone at the house to look after their needs because Ms. Duggan believes that "if we can reduce the stress and the fretting that goes on, we can have people functioning as they would like to, as independently as possible." Medical care is not part of the service provided but, as a nurse, Ms. Duggan observes the residents and can determine if help is needed.

Food is an important part of the service at the home. She cooks the food "that they recognize — from the period in their lives when they were most active, the 1940s and 1950s." With this policy, she reports that she has "returned 10 people to full independence because they received three square meals a day and all the tea they could drink." She does not offer any activity programs because she believes that at their age her residents know what they want to do with their time.

With the success of the Parksville facility, Ms. Duggan is planning a 16-bed home to be built in Qualicum Beach. It will be a similar arrangement to the first home, but with the bedrooms grouped in pods of four. It will, however, be licensed by the Ministry of Health and will include a special unit for those with Alzheimer Disease.

Ms. Duggan concluded from her experience that her type of facility is a good alternative to the existing care system. It works best in a small community, and it offers the opportunity for a good home business.

Much of the discussion period that followed the presentations focused on details of Ms. Duggan's new project in Qualicum Beach. She noted that ideally she would prefer to do two or three more houses of six to eight beds, but available land, staff, economics, and zoning regulations have made that approach impossible.

All three panelists were asked what they would do differently if they had to do it all over again. Mr. Watson's main change would be to the living quarters for the attendant — he would make them larger. Mr. Tremayne would have done more advertising in the community so that they could have found more volunteers to help develop the project. He noted that the burden on the five people who got it going was a heavy one. The only change Ms. Duggan would make would be to add more personal space for herself; she sleeps on the couch in her dining room.

Homesharing by individual seniors with a younger person was the subject of one participant's question. Another participant reported that there had been a program in Vancouver, but that it had folded because of lack of funding. She noted that the homesharing program in Ontario is supported by the provincial government. It operates through community agencies, which match prospective home sharers.

Joan LeClair, the facilitator, ended the session by asking participants what they would recommend to policy makers as a result of what they had heard. Their conclusion was that we need more small, cozy, and reasonably priced group homes.

Workshop 3J

Innovative New Forms of Housing

Panelists:

Brian Gray, Senior Researcher
Housing Innovations, Research Division
CMHC National Office
Ottawa, Ontario

Leota Anderson
Seniors' Housing Consultant
Parksville, B.C.

Brian Hart
Brian G. Hart Associates
Vancouver, B.C.

Chairperson:

Shirley Schmid, Director
Columbia Housing Advisory Association
Vancouver, B.C.

Note: There was no facilitator for this session.

As the seniors population grows and changes, merely building more of the same kind of housing we have now will not be enough. Seniors' needs change. People want choices. This workshop focused on innovative forms of seniors' housing. Panelists described the greater range of housing options that will be available to seniors in both new housing and renovated, existing homes.

Brian Gray, Senior Researcher on Housing Innovations at CMHC, began the discussion with his presentation on made-to-convert housing. He noted that made-to-convert housing was not initially aimed at seniors, but was developed as an opportunity for first-time home buyers who are being squeezed out of the new home market by high prices and high interest rates. Today, made-to-convert housing is seen as one solution to the ever-changing needs of homeowners. It can offer first-time home buyers an entry into the new home market; it can accommodate raising a family; and it can be adjusted for empty-nesters and retirees.

Mr Gray defined made-to-convert housing as "housing designed so that [each unit] can be either a single house or a single house with an accessory apartment." It would start its life as a house with an apartment, to generate income. As the family grows and the wage earners become more established, it could be converted to a single-family house. Later, once the children have left home, it could be converted once again to a house with an apartment, either for income generation or for accommodation for older parents.

Mr. Gray explained that CMHC did a study of made-to-convert housing that looked at its potential and at its financial and regulatory implications. The findings are presented in the CMHC publication *New Made-to-Convert Housing*. As a result of the study, the Canadian Home Builders' Association (CHBA) expressed an interest in working with CMHC on explaining the use of this type of housing. The Association also recognized that the changes in the Canadian population, with more seniors, smaller families, and single-parent families, meant that smaller units would be more popular in

the future. Its members would have to be more flexible in how they provide housing.

At its 1989 annual meeting in Hamilton, Ontario, the CHBA displayed a made-to-convert house that it had jointly sponsored with CMHC and the Federation of Canadian Municipalities. The house was so popular that it was kept open for the two weeks following the meeting to take advantage of the Hamilton home show. Mr. Gray noted that even after that time "many municipalities in southern Ontario asked that the house be kept open so that their officials could see it."

The demonstration house, known as "the Charlie house," was built with the accessory apartment in place, as it would be for first-time home buyers. Mr. Gray explained that it would be slightly more expensive than an ordinary house of that size. However, the income from the apartment, deducted from the carrying costs, would enable a first-time home buyer with an income of $30 000 to $35 000 to afford it. "Anything else in the new housing market at that time would have needed an income of $45 000 to $50 000."

Using slides of the house and its floor plans, Mr. Gray described the design characteristics that allow the integration of two units in one house in such a way that one resident will not intrude on the others. These characteristics include separate access from the street; direct access to grade for both units; a flexible layout for each unit — that is, walls, doors, windows and plumbing appropriately placed; heating and ventilation systems that can function independently for the two units; and inexpensive and relatively easy modifications to make the conversion possible. He stated that none of these characteristics was difficult to achieve.

The Charlie house contained two spacious one-bedroom units, one on each floor. When converted, the upstairs apartment became three bedrooms and a study. Mr. Gray estimated that the conversion could be done for about $10 000 (using a contractor), since no major walls would have to be repositioned.

Other types of housing can also be built as made-to-convert units, according to Mr. Gray. He showed slides of a row house and an apartment in which one three-bedroom unit had been converted to two one-bedroom units. He indicated that the apartment-to-apartment conversions might be the "easiest to fit into existing building regulations."

The development of made-to-convert housing depends on changes to municipal building regulations. Through its Affordability and Choice Today (ACT) program, CMHC is working with municipalities, the housing industry, and citizens' groups "to look at ways that regulations can be modified to permit new forms of housing to be built and to improve the affordability of this type of housing." Without this type of reform, made-to-convert housing cannot be developed on a widespread basis. Municipalities would have to give the right to convert from single to single-with-accessory-apartment and back again without requiring the builder or owner to seek approval each time.

Mr. Gray hopes that several municipalities will make the necessary regulatory changes in the near future and that successful projects in these areas will help to convince other municipalities to follow suit. He indicated that "Hamilton was very interested and had expressed a willingness to consider changes." As a result, some developers in that area are incorporating this type of housing into projects that may come on stream in two or three years.

Mr. Gray concluded his presentation with advice from a recent study by 12 countries of the Organization for Economic Cooperation and Development (OECD). The study stated that we must be more flexible in the way we regulate our neighbourhoods. "If we don't accept some flexibility in the way we develop the mile upon square mile of large single-family houses," Mr. Gray said, "we could end up with neighbourhoods that don't match the needs of the changing population."

Leota Anderson, a seniors' housing volunteer, offered her personal experience as an example of what could be done to develop an innovative new form of housing. Her housing history had been just like many others': "We used to live in a large house [and] moved to a smaller one when the children left." But they decided that was not the answer to their needs, so they got together with three other couples and, with

the help of a designer, designed and built a four-unit condominium.

They have been very happy with this arrangement for the past seven years, she said, but now their lives are changing — her husband celebrates his 86th birthday in July and she will soon be 70. His health is good but her eyesight is going, so they started thinking, "What is our next need?"

Ms. Anderson explained how she discussed the problem with many seniors and found others with similar needs. They were all concerned with affordability, accessibility, and flexibility. Her conclusion was that they needed "semi-sheltered" housing. She explained this concept by describing their building plans.

Two eight-unit buildings will sit on a .4-hectare (one-acre) site. Since there was no space to separate the buildings, the city's approval was needed to allow a solid wall between the two buildings instead of a space. Each building will have a common area and a common kitchen. Seven people/couples will buy one eight-unit building. The eighth unit in each building will be occupied by a live-in homemaker. Every day the homemaker will visit all the units to see if any help is needed. The homemaker would also be responsible for all the linen laundry and a once-a-week thorough cleaning of each unit.

Ms. Anderson admitted that when she started this project she did not really know how to get it going: "So I started a committee." Her committee includes a former councilwoman, a notary public, a retired social worker, a retired structural engineer, and a young graduate of the gerontology program of Malaspina College in Nanaimo. Ms. Anderson herself is a psychologist.

Her next step was to talk to developers. Using a letter of introduction from the Mayor of Parksville, Ms. Anderson invited eight developers to talk to the committee. While some were interested, the committee "didn't have the cost factor nailed down," because they had only sketches of the project. The committee invited the developers to call them back but didn't hear from anyone until this spring, more than two years later.

They now have two developers with .4-hectare (one-acre) properties available to them. Once they decide on the property and the final design they will be able to go ahead with the project.

The next speaker, **Brian Hart**, of Brian G. Hart Associates, turned the discussion to the changes seniors can make to enable them to stay in their family homes longer. Mr. Hart noted that Canadians can look forward to up to 30 more years of use out of their homes once they retire. This means that any renovations should have a payback of not more than 20 to 30 years. He promised to answer the question: "How do you adapt your home to keep it functional for you?"

Mr. Hart based his first set of recommended renovations on the need of many seniors to reduce expenses. These renovations focus on saving energy, "because much of our housing stock was built when energy efficiency wasn't important." The easiest modification with the best payback is increasing ceiling insulation. He recommended a minimum of 30 cm (twelve inches), which offers a three- to five-year payback. He also suggested sealing any air leaks in the attic, for example around pipes, before adding the insulation.

Floor insulation can also be added, usually without much difficulty. Mr. Hart suggested not heating the basement, if it is not being used, and insulating the floor. Of course, floors above crawl spaces should be insulated as well. "Another easy renovation is sealing air leaks around windows." Installing double-glazing has a much longer payback; however, it reduces drafts as well as saving energy.

Upgrading the furnace will save energy, but it is only economical if the furnace is due for replacement. That is "the time to go from the Chevy to the Cadillac because the Cadillac will pay for itself," according to Mr. Hart. He noted that he is using more radiant heating systems in new homes. These are a more efficient form of heating than forced air because they heat the person directly and not all the air in between.

The second set of renovations Mr. Hart proposed were "lifestyle changes." These included such changes as making the master bedroom into a master suite by incorporating an adjacent bedroom and putting in a large ensuite bathroom and a small sitting area. At the same time, the remaining bedroom(s) could become a separate suite for the visiting

children and grandchildren. This arrangement creates more privacy. In the common areas, he suggested knocking out walls to make the the kitchen, breakfast nook, and family rooms into one large open area for informal living. He noted that, in many houses now, the living room is used only for formal entertaining and therefore is often not very large.

The last set of renovations Mr. Hart called "economically driven." These include putting in suites or additions that can generate income. He recommended paying attention to fire regulations and sound insulation when making these changes.

Mr. Hart closed by referring back to Mr. Gray's emphasis on the need for regulatory reform. Mr. Hart believes that such reform is the easy part of gaining acceptance for garden suites (or "granny flats") and multiple-unit housing. It is the "not in my backyard" (NIMBY) syndrome that causes the greatest problems for innovative forms of housing.

The discussion period began with a participant asking if garden suites were being used in the Lower Mainland and, if not, why not? Mr. Hart replied that, while they could legally be installed anywhere in Vancouver that the zoning permitted two houses on the same lot, the cost of land in the city made them too expensive. He noted that they are widely used in Australia and that Ontario is seriously considering them.

Mr. Gray reported that Ontario had built some demonstration units a couple of years ago and that these units were still in place. He indicated that an announcement about their policy on garden suites would probably be made by the Ontario government at the seniors' housing conference in Toronto.

He went on to describe garden suites as independent units that can be produced by the manufactured housing industry for $25 000 to $35 000. There are additional costs for transportation, placement of the unit on site, and hook-ups to utilities. Such a suite is usually placed in the backyard of an existing house belonging to a close family member. He noted that in Nova Scotia, however, special additions to existing homes, which can be delivered for $12 000 to $13 000, are being used instead of garden suites.

He added that Newfoundland and Quebec are both working with CMHC on finding ways to incorporate garden suites into social housing projects on an experimental basis. He believes that they will probably develop a leasehold arrangement that would guarantee to the municipality that the unit would be used only for the intended occupant. The unit would then be removed when that occupant no longer needed it. He hopes this kind of arrangement will be the breakthrough that will bring wider acceptance of garden suites.

The problem of the acceptance of garden suites and other types of seniors' housing in established neighbourhoods was raised by another participant. Mr. Hart believes that one of the problems of the acceptance of garden suites is their appearance. He believes that it is important for new units to reflect the character of the neighbourhood and that permanent, built-in-place units do this better than manufactured ones do.

Mr. Hart also feels that a permanent residence has a value that would allow the seniors in it to build up their equity for the period they live there. He admitted that it would not be "as cheap as a trailer," but said it would be "better looking and more efficient."

Mr. Gray reminded the participants that, as voters, they have the power to convince politicians of what needs to be done. He described efforts in the U.S. to break down barriers to more affordable housing — including the NIMBY syndrome — by setting up the Joint Venture for Affordable Housing Program.

To complement this initiative, the federal housing agency in the U.S. introduced the Citizen Action for Affordable Housing Program, which provided citizens with assistance in developing cases for consideration by municipal politicians. They were able to tell politicians that their children could not afford to buy homes and that their older parents could not get the kinds of housing they needed. They demanded that the politicians make new, affordable types of housing available in their communities, and it worked. "For once the citizens and builders worked together," said Mr. Gray.

He referred again to the ACT Program, which is designed to get municipalities, the housing industry, and citizen groups

working together to deliver more affordable housing by finding ways to break down the regulatory barriers to new forms of housing.

Mr. Gray was called on again to respond to a question on converting existing bachelor suites to more appropriate seniors' housing. He acknowledged that many people view these suites as the "prime bugbears" of social housing for seniors. Ideas of what to do with them have included combining them to create one-bedroom units or using them for supportive housing. He noted that Nova Scotia has made a proposal to CMHC to look at ways of adapting existing social housing for seniors to meet the needs of tenants as they become older and frailer, but nevertheless wish to remain in their homes.

Another participant wondered if social housing could be built to be more accessible to seniors and the disabled and if such buildings would be much more expensive. According to Mr. Gray, "the concept of universal design in new housing is starting to become very important." He added that many people believe that, if housing is well designed for accessibility in the first place, it is more livable for everyone. Many design features do not cost very much if they are built in from the beginning. Other more expensive features can be added later if the original structure is built to allow for them.

Mr. Gray concluded by speculating whether the best route to take is to try to use regulations to force such housing to be built or to influence designers and the construction industry in other ways.

Mr. Hart added that one developer he works with already makes all his units accessible by adding 15 cm (six inches) to the standard kitchen and up to 45 cm (18 inches) to the standard bathroom. Neither change adds very much to the cost of the building.

Closing Plenary

Co-chairpersons:	Ian Leman, General Manager B.C. Housing Management Commission Burnaby, B.C.
	Peter Anderson, General Manager CMHC, B.C. and Yukon Region Vancouver, B.C.
Facilitators:	Dan Pratt Department of Adult Education University of British Columbia Vancouver, B.C.
	Joan LeClair New Horizons Program Health and Welfare Canada Vancouver, B.C.
	Gloria Levi Royal Arch Masonic Homes Vancouver, B.C.
	Gavin Perryman United Way Vancouver, B.C.
	Bea Holland Provincial Seniors' Task Force Victoria, B.C.

In closing the conference, the facilitators were asked to provide an overview of the workshop discussions. **Dan Pratt,** of UBC, announced that he and the other facilitators would carry on an informal discussion of the themes that they had noted during the course of the conference.

Joan LeClair, of Health and Welfare Canada, was the facilitator for the workshops in Theme 3, Information for Everyone. She identified several common issues from the workshops she attended. A major one was choice. She noted that the statement, "Independence is being able to make your own choice," was repeated often. Tied to this were seniors' desires for a variety of options to choose from. Other common issues she listed were affordability, security of tenure, and safety.

For **Gloria Levi,** of Royal Arch Masonic Homes, lifestyle planning stood out as an important issue in the workshops of Theme 1, Choices for Your Future. She found that many people had trouble understanding the concept of lifestyle planning. Those who had undertaken retirement planning, however, had found it useful. She described lifestyle planning as determining "how you overcome some of the emotional obstacles and how.... you plan for the unforeseen, not only for disaster."

One of the facilitators for Theme 2, The Community and Its Choices, was **Gavin Perryman,** of the United Way. He reported that he had heard "lots of positive stories" throughout the workshops about people who, by themselves or in groups (organizations or coalitions) had developed

new support services, new forms of housing, and new options in their communities. The people who were successful in these ventures were leaders or catalysts — people who could "grab opportunities and persist with the dream." He added that this persistance often meant five or ten years of work, not just a few months.

Bea Holland, of the Provincial Seniors' Task Force, was also a facilitator for Theme 2 workshops. She noted that many participants had expressed approval of the strong presence of seniors at the conference. Issues she listed included the importance of partnerships in achieving goals; the need for an ombudsman for seniors; the problems of hard-to-house seniors; and the problems of senior women.

Dan Pratt's report from the Theme 1 workshops included a list of "mistakes we shouldn't commit again." These comprised "ghettoization" of seniors; following adult children and leaving behind your own support systems; providing for, rather than consulting with, seniors; and treating housing as an isolated issue. He heard participants emphasizing that housing is not an isolated issue, but that it "has to be approached in an integrated way."

Gloria Levi added empowerment to the list of issues that came out of Theme 1. She noted that participants had talked about how they could empower themselves through persistence, building coalitions, and solving problems.

Joan LeClair noted that government also must be involved in meeting seniors' needs, especially as we encourage aging in place. Gavin Perryman agreed, saying that he had heard "some very tough challenges to government." Many participants felt that governments are not taking enough responsibility, are too inflexible, and do not take enough risks. They want government to work more in partnerships with others who know the needs and how to help.

While recognizing the role that governments have to play, Bea Holland reminded participants that individuals, too, must be willing to take risks, to achieve their goals. She noted that "a partnership suggests that we all co-operate and work together." She added that, if we ask others, including government, to take risks, we have to be willing to take risks as well — either as an individual or as part of a community. She gave the example of an individual taking the risk of moving to another neighbourhood to find the housing he or she wants.

Dan Pratt reported that he had heard, at many of the workshops, "We can't have it all — we have to make some trade-offs." Gloria Levi agreed but stated that there is a limit to trade-offs; for example, not many seniors are willing to trade affordability for bachelor suites.

Joan LeClair brought the discussion back to the idea of co-operation. Out of the workshops came a strong feeling for the need to work together, both within communities and with all levels of government, in developing any kind of housing. Gavin Perryman reminded everyone of the importance of including marginalized seniors — the poor and the hard-to-house — in this process as well.

Dan Pratt closed the discussion by noting that the issues raised here were really only a sampling of those raised during the conference, at workshops and plenary sessions. He then asked all the participants to take the blank cards they had been given and to write down two things. On one side they were to write a personal commitment to action and, on the other, a recommendation to the on-going advisory committee on seniors' housing for further action.

Before these cards were collected, participants were given the opportunity to tell each other about their commitments and recommendations. Several participants read their cards out to the whole session, indicating commitments to action in such areas as gathering information, lobbying, and initiating community action. Recommendations also included dissemination of information in the community, as well as conference follow-up action on specific issues such as affordable housing, increased availability of supportive housing, increased support services such as home care and handyman, and improvement in the area of co-ordination of services. Participants also favoured involving seniors themselves, in partnership with government, in the process of identifying issues and bringing about change.

The range and depth of the commitments

and the seriousness of the recommendations were powerful witnesses to the impact the conference had on participants. Clearly the participants at this conference wish to work in their local communities, with government's support, to identify housing problems and bring about solutions.

In his closing address, conference co-chairman Ian Leman shared what he called "a few pointers on what works and what doesn't work in terms of getting things done." He referred to Archbishop Ted Scott's speech at the Opening Plenary. "He reminded us to take an active role in choosing what we want for the future, both in relation to our individual 'personal' decisions and in relation to decisions we share as part of a group."

Encouraging those who had attended the conference to participate, persevere, and take responsibility, Mr. Leman stressed that it is very important not to assume that we know what is best for other people. Consultation with the client and evaluation of the needs of the client "will go a long way to making your ideas and efforts truly valuable — in a way that will stand the test of time."

Mentioning Archbishop Scott's charge to participants to consider the needs of seniors within the context of the broader community, Mr. Leman offered this advice: "In my personal experience, the most successful ideas are those that involve the community. So don't make your plans in isolation. Consider how your project meets the need, how it fits into the broader picture, and how it can be sustained over time. Then — cut your cloth to fit the suit."

He urged participants to establish priorities and concentrate on the highest-priority items — and finally, he said, "Listen."

Co-chairperson **Peter Anderson,** General Manager of the B.C. and Yukon Region of CMHC, told participants that his expectations of the conference had been surpassed because of them: "The knowledge, the information, the counsel you gave us was terrific." He acknowledged the hard work of the program committee members, naming each one individually and thanking them for making the conference a success. In closing, he assured the participants that government is listening and will respond to their concerns.

Acknowledgements

Canada Mortgage and Housing Corporation and B.C. Housing Management Commission, co-sponsors of the conference, would like to thank the members of the Program Committee, the speakers, the panelists, the workshop chairpersons, facilitators, and recorders for their assistance in the planning, co-ordination, and realization of "Choices Today, Options Tomorrow: Seniors' Housing for the 90s." They also wish to thank the co-chairpersons, Peter D. Anderson and Ian Leman, for their leadership and direction throughout the conference. Appendix A lists the names of those who served on the Program Committee, Appendix B provides an index of the conference speakers, and Appendix C lists the workshop chairpersons, facilitators, and recorders. The success of the conference is largely due to the efforts and commitment of these individuals. The co-sponsors of the conference would also like to thank Yvonne Van Ruskenveld of Victoria, B.C. and Claudette Reed Upton of Delta, B.C. for producing the conference proceedings report.

Appendix A

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Appendix B

Speakers' Index

Anderson, Ken	Workshop 3B
Anderson, Leota	Workshop 3J
Asante, Nadine	Workshop 1B
Audain, Michael	Workshop 1C
Austin, Debbi	Workshop 3E
Black, Suzanne	Workshop 3H
Brewin, Gretchen	Workshop 2A
Bristol, Graeme	Workshop 2F
Bristowe, Elizabeth	Workshop 1B
Brown, Hilary	Workshop 2G
Bunn, Peter	Workshop 3A
Campbell, Gordon	Luncheon Address
Chappell, Neena	Plenary 2
Clerke, Gerald	Workshop 3C
Cobourne, Harry	Workshop 2F
Crockart, Graham	Workshop 1C
Crosby, David	Workshop 3A
Cunningham, Prue	Workshop 2B
Darke, Debra	Plenary 2
Davidson, John	Workshop 1D
Davies, Libby	Opening Ceremony
Doyle, Veronica	Workshop 3C
Duggan, Anne	Workshop 1B Workshop 3I
Duvall, Elain	Workshop 3C
English, April	Workshop 3D
Fraser, Joyce	Workshop 2G
Gallagher, Karen	Workshop 2C
Garland, Victoria	Workshop 2A
Graf, Mark	Workshop 3G
Gray, Brian	Workshop 3J

Green, Jim	Workshop 2C
Gregory, Anne	Workshop 2F
Gutman, Gloria	Opening Plenary
Hardwick, Frank	Workshop 3C
Hart, Brian	Workshop 3J
Helfrich, Ed	Workshop 3F
Hodge, Gerald	Workshop 2E Workshop 2G
Holland, Bea	Closing Plenary
Howard, Dave	Workshop 3E
Jacobsen, Norman	Opening Ceremony
Johnston, Bill	Workshop 3B
Lau, Johnathan	Workshop 2D
LeClair, Joan	Closing Plenary
Levi, Gloria	Closing Plenary
Loeppky, Denis	Workshop 3D
MacDonald, Val	Workshop 3H
MacPherson, Glenda	Workshop 2C
Moreton, Lillian	Workshop 3F
Murray, Charlotte	Workshop 1B
O'Dea, Jim	Workshop 3D
Olds, Kris	Workshop 2F
Olesen, Willy	Workshop 2G
Pallan, Paul	Dinner Address Workshop 3F
Perryman, Gavin	Closing Plenary
Phillips, June	Workshop 2G
Pratt, Don	Closing Plenary
Pronovost, Doug	Workshop 1E
Redway, Alan	Opening Ceremony
Reichardt, Joan	Workshop 2E
Riley, Stephanie	Workshop 1A
Sasvari, Madge	Workshop 2D
Saunders, Bob	Workshop 1E
Scott, Ted	Opening Plenary
Segal, Mary	Workshop 2B
Servizi, Jean	Workshop 2E Workshop 3F

Shklanka, Pat	Workshop 2F
Sorochan, Michael	Workshop 3F
Spicer, Anne	Workshop 1C
Stovold, Kay	Workshop 2B
Strandberg, Coro	Workshop 2D
Symmons, Gwyn	Workshop 2A
Taylor, Kathie	Workshop 3G
Timmins, Leslie	Workshop 3H
Tremayne, Bill	Workshop 3I
Trovato, Art	Workshop 3C
Turner, Bill	Workshop 1E
Vickery, Jack	Workshop 3H
Wareing, Norma	Workshop 3D
Watson, Ken	Workshop 3B
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Yuen, Ron	Workshop 1D
Ziebart, Joseph	Workshop 2E

Appendix C

Workshop Chairpersons and Facilitators

Each workshop session was assigned a chairperson and a facilitator, whose names are provided below. Chairpersons moderated the presentations made in the first part of the session; facilitators ensured that the discussioon in the second part of the session was focused and that each participant had an opportunity to be heard.

Chairpersons:

Apps, Ed	Workshop 3G
Barker, Pauline	Workshop 3C
Campbell, Al	Workshop 1B
Cassels, Ernie	Workshop 3I
Crisp, Jim	Workshop 2E
	Workshop 2G
Doyle, Veronica	Workshop 1A
Emery, Betty	Workshop 3F
Geller, Michael	Workshop 1C
LeBlond, Denise	Workshop 2F
Luitkus, Bill	Workshop 2C
McHardy, Joan	Workshop 3D
	Workshop 3E
Morris, Marleen	Workshop 1D
Ormiston, Jim	Workshop 3B
Sashaw, Keith	Workshop 2A
Schmid, Shirley	Workshop 3J
Strandberg, Coro	Workshop 3H
Thaler, Doug	Workshop 3A
Tovey, Elizabeth	Workshop 2B
Tuttle, Rho	Workshop 1E
Wong, May	Workshop 2D

Facilitators:

Holland, Bea	Workshop 2A	(Session 1)
	Workshop 2C	(Session 1)
	Workshop 2D	
	Workshop 2F	
	Workshop 3A	
LeClair, Joan	Workshop 3B	
	Workshop 3C	
	Workshop 3D	
	Workshop 3E	
	Workshop 3F	
	Workshop 3G	
	Workshop 3I	
Levi, Gloria	Workshop 1A	(Session 2)
	Workshop 1B	(Session 1)
	Workshop 1C	(Session 1)
	Workshop 1D	(Session 2)
	Workshop 1E	(Session 1)
Perryman, Gavin	Workshop 2A	(Session 2)
	Workshop 2B	
	Workshop 2C	(Session 2)
	Workshop 2E	
	Workshop 2G	
Pratt, Dan	Workshop 1A	(Session 1)
	Workshop 1B	(Session 2)
	Workshop 1C	(Session 2)
	Workshop 1D	(Session 1)
	Workshop 1E	(Session 2)

Appendix D

Background Information For Those Interested In Seniors' Housing

Heather Lang-Runtz was commissioned by Canada Mortgage and Housing Corporation to develop the following paper which is designed to provide background information to those interested in seniors' housing in Canada.

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I. Introduction

Canada's Aging Population

The single, most important demographic change in North American society is the rapid aging of the population. This will present challenges to both the public and private sectors during the next fifty years.

It is estimated that there are now over three million Canadians aged 65 years and over. The elderly segment is growing at a much faster rate than the rest of the population. The 65 and over population will grow at a very rapid pace during the coming decades, especially after 2011 when the baby boomers enter this age category. It is projected that the number of 75 year olds and over will triple, partly due to increased life expectancy.

Many seniors in the age group 75 to 84 years may begin to need special care and support, while younger seniors may only need health monitoring and supervision at times. The majority in the 85 and older age cohort may require a variety of health care services, including supervisory and dietary, drug therapy, as well as assistance with shelter, income and activities of daily living.

Projections also indicate that those individuals aged 75 years and over will be relying on a relatively smaller and younger population for social supports of various kinds.

Accommodating The Needs of an Aging Population

About 85 per cent of those aged 65 and over manage very well independently, in their own communities. But there are those who do require some external assistance in the tasks of daily living; others may not be able to manage on their own at all.

Traditionally, most of the services provided to older persons have been given by family members, mostly daughters. However, this scenario is changing to a reliance on community services as more and more women join the labour force.

Throughout Canada, attention has been given to expanding and improving community-based services for the elderly. However, the services available from province to province and between communities differ widely.

Home-based services are often subsidized by provincial government health and community/social service departments and are supported by the federal government through the Canada Assistance Plan. Services considered to be home-based can include the following: community medical outreach teams, social workers, discharge planners, acute and chronic home care, integrated home-making for the frail elderly, community-based home support agencies, home help, visiting nurses and therapists, meals on wheels, escort services, transportation and elderly day programs. Community or local agencies can provide information and referral centres, older adult centres and family agencies.

On the other end of the spectrum are long-term care facilities for seniors who require intensive levels of care and supervision. In the residential facility, the resident must be able to function independently; in the nursing home environment, the resident requires at least one and one-half hours of nursing care each day. There is also an increasing movement to develop community facilities so seniors can access various types of programs.

With the majority of seniors preferring to live at home or in settings providing some measure of independence, it has become paramount that sufficient, appropriate and affordable housing be available. In fact, the range of housing options offered or delivered by various public-sector and private-sector groups has increased dramatically in the last 30 years. (A brief synopsis of these options is contained in the third chapter, "Housing Options.")

II. Housing Assistance

The aging of the population combined with a declining mortality rate has serious implications for health, social service and housing providers. With respect to the provision of housing, this demographic picture is posing challenges and opportunities for federal, provincial and municipal governments, as well as for private and non-profit agencies.

The Role of the Federal Government

In Canada, housing assistance to seniors is provided through a variety of instruments ranging from grants and subsidies to non-monetary initiatives. Since the enactment of the National Housing Act (NHA) in the 1940s, the federal government has used its crown agency, Canada Mortgage and Housing Corporation (CMHC) to administer federal housing assistance programs.

CMHC assists households in need who cannot obtain affordable, suitable and adequate shelter in the open market. The federal housing agency is responsible for administering about 343,750 social housing units and beds targeted to families, older Canadians and special needs groups, including about 7,300 index-linked mortgage co-op units. Over and above this, CMHC also provides national direction for the ongoing administration by the provinces of 248,784 public housing units.

In 1990 CMHC will be expending a total of $1.8 billion, with most of this budget earmarked for social housing activities.

Federal-Provincial Co-operation

To improve federal-provincial co-operation, in 1984-85 a consultation process was initiated by the federal government, which included extensive discussions with the provinces and territories. These discussions centred on ways of co-ordinating federal and provincial initiatives, of reducing duplication between the two levels of government and on promoting increased provincial involvement in the planning, delivery and funding of social housing.

This co-operative arrangement benefits both levels of government. The federal government is assured, through enhanced and ongoing federal-provincial co-operation and joint planning, of the most effective use and better targeting of available resources. The provincial and territorial governments are able to better target social housing programs to regional needs.

Global and operating agreements signed with the participating provinces and territories outline the respective responsibilities of each party, conditions for provincial delivery, the financial arrangements (including cost-sharing ratios), specific target groups who must be served by the programs, and detailed program schedules.

All of the assistance provided through these cost-shared programs is targeted to the neediest Canadian households. These core need households either live in physically inadequate and/or crowded dwellings because they cannot afford suitable, adequate housing, or they live in physically adequate, uncrowded dwellings but only at the cost of having affordability problems.

A brief description of these federal-provincial programs follows:

- **Non-Profit Housing Program** — This program is designed to help needy households who cannot obtain suitable and affordable rental housing on the private market. It does this by providing assistance to organizations that agree to supply housing to households in core need. Assistance is available to public and private non-profit sponsor organizations to build or buy housing they will own and manage. Where there is a need, housing can be specifically built for older Canadians who, like other households living in non-profit housing, pay rent according to a rent-geared-to-income scale.
- **Rent Supplement Program** — Assistance is provided to core need income tenants, including seniors, by subsidizing rents in market rental buildings or co-ops that meet CMHC's minimum property standards. Landlords receive the difference between the rent paid by the client and the market rent agreed to; the clients pay rent on a rent-geared-to-income basis.
- **Residential Rehabilitation Assistance Program** — Assistance is in the form of a loan, a portion of which may be forgiven, to enable homeowners in core need to

repair, rehabilitate or improve dwelling units to a minimum level of health and safety.

- **Residential Rehabilitation Assistance Program for Disabled Persons** — Funding for this program is used to assist homeowners or landlords to modify their buildings for disabled persons. Homeowners receive a forgivable loan, the amount of which depends on household income. Landlords likewise qualify for such a loan, provided they agree to place a ceiling on the rents they charge for units that have been modified.
- **Emergency Repair Program** — Contributions are provided to eligible clients living in substandard rural housing for emergency repairs needed to eliminate health and safety risks.
- **Housing for Indians on Reserves** — Both the Non-Profit Housing and Residential Rehabilitation Assistance Programs are available on reserves, with assistance under the latter program the same as in other areas. Under the Non-Profit Housing Program, assistance is provided to band councils and Indian non-profit groups to build housing on-reserve in the form of mortgage insurance on a project's capital costs. Loans are provided by approved lenders, on which the Department of Indian and Northern Affairs (DIAND) offers a ministerial guarantee. Moreover, a write-down to 2 per cent interest is also provided. CMHC delivers the programs while DIAND is responsible for planning and allocating budgets.
- **Urban Native Non-Profit Housing Program** — Assistance is provided to urban native households in core housing need, with special native targets having been set. Earmarked for non-profit rental or co-operatively-owned housing, the assistance is scaled so that tenants pay no more than a predetermined percentage of their household income on rent.
- **Rural and Native Homeownership, Lease-to-Purchase and Rental Program** — Assistance is targeted to eligible families and individuals (those defined to be in core housing need) in rural areas and in communities of less than 2,500 people to obtain suitable and affordable housing for ownership or rental purposes. Such assistance ensures that the owners or renters pay no more than a predetermined percentage of their income on shelter costs. Homeowners require a 10 per cent downpayment toward the purchase of a home.

The federal government's social housing programs are also accessed by the homeless: the Non-Profit Housing Program creates permanent units or beds in new and existing facilities, some of which are directed to low-income singles, the unemployed, the working poor and part-time workers; the Urban Native Housing Program involves the creation of new units, including hostels, directed at low-income native households in urban centres; and Rent Supplement assistance is available to assist individual tenants in private accommodation and co-op projects. During the International Year of Shelter for the Homeless (1987), CMHC set aside $1.7 million for research to measure the extent of homelessness, clarify its causes, identify successful solutions and explore new approaches.

Federal Programs Delivered By CMHC

In addition to the federal-provincial cost-shared programs already mentioned, the federal government through its housing agency, CMHC, delivers several other programs and engages in various research and development endeavours. In one way or another, directly or indirectly, these initiatives affect the housing of Canada's older population.

- **Federal Co-operative Housing Program** — In 1986 the current co-operative housing program was initiated on a five-year experimental basis. Using an index-linked mortgage — an innovative mortgage instrument previously untried in North America — assistance is provided to develop security of tenure for moderate-income households unable to access homeownership. Groups eligible for assistance are incorporated non-profit organizations that provide housing for their members, of whom many may be seniors. Interest-free loans, or proposal development funds, up to $500,000 are

provided to develop project proposals. The interest rate is based on the lender's desired real rate of return plus a variable rate, which is adjusted according to the Consumer Price Index.

- **Mortgage-Backed Securities** — Investment certificates similar to government bonds, mortgage-backed securities (MBS) yield higher returns than bonds because they represent interest in a pool of NHA-insured residential first mortgages. The smallest denomination is $5,000 (the MBS pool is at least $2 million). Investors are guaranteed an attractive rate of return, high liquidity and monthly payments of principal and interest that are CMHC guaranteed. For issuers, MBS represent a new source of funds for residential loans and an additional safe investment for clients. Potential homeowners benefit from longer-term mortgages and greater stability in the mortgage market. MBS also mean increased consumer confidence and activity in the construction and real estate sectors, both pluses for the residential market. These securities are available to anyone who wishes to buy them, including retired people, through investment dealers, banks, trust companies and other financial institutions.
- **Mortgage Loan Insurance** — CMHC insures the risk to NHA-approved lenders of borrowers defaulting on their mortgages. The borrower takes out a mortgage with an approved lender, and an application fee and a premium are paid to CMHC for mortgage insurance. If a mortgagor defaults and the situation cannot be resolved, the lender acquires the property through legal action. Following the transfer of the title of the property to CMHC or a deficiency sales process, the lender makes a claim on the Mortgage Insurance Fund to cover defined losses. NHA insurance facilitates access to homeownership for all Canadians by enabling the purchase of a home with a 10 per cent minimum downpayment.
- **Research and Development Initiatives** — Over and beyond these direct subsidy and mortgage programs that seniors can access, CMHC also provides 'less obvious' assistance in a myriad of ways. In particular, CMHC has undertaken a variety of initiatives, several in collaboration with provincial housing agencies and the private sector, that are designed to contribute to extending the range of housing choices for older Canadians including: a biennial housing awards program, demonstration projects (e.g., garden suites), developing several research and simulation models for forecasting trends, publishing a wealth of research material and implementing research studies.

These initiatives are not administered in isolation. CMHC's housing research committee, comprising federal, provincial, municipal, non-profit organization and industry representatives, meets twice a year to discuss housing research in Canada. Its main objectives are to identify housing issues, exchange views on directions and priorities so that limited research resources can be focused on key issues, stimulate investment in research and development and minimize research duplication.

Other Federal Programs

- The **Veteran's Independence Program** administered by Veteran's Affairs is directed to veterans to help them maintain or improve their quality of life. Specifically, funds are given to assist them to remain healthy and independent in their own homes and communities.
- Through the **Canada Assistance Plan**, administered by Health and Welfare, the federal government shares with the provinces and territories the cost of assisting persons in need, including seniors. Assistance may include food, shelter or care in nursing homes.
- The **Seniors' Independence Program** funds non-profit groups that are organizing projects intended to improve seniors' independence and quality of life.
- In addition, under the **Established Programs Financing and Equalization Programs**, an intergovernmental funding arrangement has been established for such things as hospital insurance, medicare and extended health care. Therefore, the financing of social service and health programs is shared by the federal and provincial governments, with federal

funding for medical and health services coming from Health and Welfare. This source of funding is also used to fund the care component of various types of housing projects for people with special needs, although CMHC will facilitate financing the total cost of the project through mortgage insurance. Provincial funding is generally directed to social and health-related programs.

Government of British Columbia Initiatives

The number of seniors residing in British Columbia represents a percentage of the population that is greater than the national average.

Provincial Housing Programs for Seniors

In response to the accommodation and financial needs of its seniors, the provincial government offers a number of programs. Most housing programs are administrated by the government's housing agency, the British Columbia Housing Management Commission; however the SAFER Program (Shelter Aid For Elderly Renters) is administered directly by the Ministry of Social Services and Housing, and property tax assistance for homeowners is administered by the Ministry of Finance and Corporate Relations.

In addition, various ministries and provincial agencies offer programs designed to support the independence of seniors. The Ministry of Health has a Continuing Care Division, which offers short stay assessment and treatment centres, care planning home support services and clinical services to people in their homes. These programs integrate health care services for chronically ill, disabled and infirm adults, especially seniors, into a single comprehensive range of services.

The Continuing Long Term Care Programs are designed to assist adults with long term, health-related problems to maintain an optimal level of independent functioning. Services may be provided in the home (homemaker services, Meals on Wheels), in the community (adult day care, Quick Response Teams), or in residential settings (such as family care homes, group homes, and intermediate care facilities).

The Home Care Program provides professional nursing care for patients in their own homes, while physiotherapy services provide direct treatment, consultative and preventive services to clients in their homes.

The Ministry of Social Services and Housing sponsors a bus pass program for low-income seniors and handicapped individuals; and B.C. Transit provides special transportation services for eligible disabled or elderly persons who cannot use regular public transportation.

British Columbia Housing Management Commission (BCHMC)

Social housing programs that benefit seniors are administered by the Commission and funded through various provincial and federal/provincial agreements. These programs include:

- **BCHMC-Managed Housing** — Under this program, the commission directly manages 7 600 public housing units for low-income households. Rents are based on 30 per cent of a tenant's income.

  In total, there are 24 000 units of seniors' housing in British Columbia.

- **Non-Profit Housing Program** — Its purpose is to assist non-profit groups, co-operatives, and public agencies to provide housing for low-income seniors, families and disabled persons. In most cases, the province buys the land and leases it back to the sponsoring group for 60 years. A federal/provincial subsidy, cost-shared on a 67 per cent/33 per cent basis, makes up the difference between operating costs and rents based on 30 per cent of tenants' income.

- **Rent Supplement Programs** — Rent supplements are used to make up the difference between operating costs and the rent paid by tenants in non-profit units and selected co-operative units.

  Altogether, 17 500 apartment units are eligible for rent supplements in B.C.

- **Special Facilities Housing** — Disabled persons needing on-site services and who have been approved for housing by one of the sponsoring provincial departments are

the beneficiaries of this program, which assists non-profit groups to provide permanent housing. A federal/ provincial subsidy, cost-shared on a 67 per cent/ 33 per cent basis, makes up the difference between operating costs for the facility's shelter portion and 30 per cent of the tenant's gross income. Staffing and non-shelter costs are paid for by the approving provincial ministry or sponsoring group.

- **Special Purpose Housing** — Non-profit groups can receive assistance to provide temporary or emergency hostels, housing for children, and long-term nursing care facilities. Assistance in the form of a mortgage write-down to a two per cent interest rate is cost-shared on a 67 per cent/33 per cent basis under the terms of a federal/provincial agreement. Eligible persons pay a fixed daily rate, which is determined by the sponsoring ministry.
- **B.C. Rental Supply Program** — To expand the supply of rental stock in low vacancy areas, the commission offered interest assistance to developers through three proposal calls. Preference was given to developers whose projects will obtain the best value for provincial subsidy dollars.

Ministry of Social Services and Housing

- **Shelter Aid for Elderly Renters** — Seniors over age 60 living in market rental accommodation and with low to moderate incomes may be eligible for financial assistance to make up the difference between 30 per cent of income and rent, up to a rent ceiling of $520 for singles and $575 for couples.
- **Guaranteed Available Income for Need** (GAIN) — The basic needs of unemployed persons without other means of support are met under this program, which provides a fixed support allowance and variable shelter allowance. Seniors who are not eligible for old age security may be eligible for GAIN for Seniors.

Ministry of Municipal Affairs, Recreation and Culture

- **Homeowner Grant Program** — The homeowners grant offers a property tax reduction of up to $430 for homeowners, and up to $700 for homeowners who are over 65 years or disabled or who have a disabled spouse or relation living in the home. It is available to all homeowners in their principal residence, including those living in mobile homes. A supplementary grant representing 25 per cent of school taxes remaining after the Home Owner Grant has been applied was added in 1990.

Ministry of Finance and Corporate Relations

- **Land Tax Deferment Program** — Homeowners over age 60 are allowed to defer payment of their property taxes on their principal residence. Widowed spouses and qualifying disabled homeowners are also eligible for this program. The deferred taxes are paid, with interest, when the property changes hands.

Research in Progress

Supportive housing is designed to bridge the gap between conventional housing and residential/institutional care. In the hope of identifying an appropriate range of supportive housing options and of determining the demand or need for such options, the provincial government, through the Ministry of Health and the Ministry of Social Services and Housing, recently initiated a comprehensive study. Based on a detailed assessment of the needs and demands of its seniors' population, the government will be analyzing housing options in terms of their delivery methods, building forms, and cost-effectiveness. The study will investigate the potential roles of the Ministry of Health and the Ministry of Social Services and Housing in relation to supportive housing.

Local Government Initiatives

Many municipal governments and voluntary and private-sector groups working at the local level also have taken the initiative to provide social service and health-related services to the elderly. As well, it is common for regional or local municipalities to act as the delivery agents for programs funded by either the province or the Government of Canada.

Marked differences in the types of services from municipality to municipality

and region to region are not uncommon, primarily because the capabilities to fund and/or deliver a service will vary considerably. This situation is more evident in rural areas, where the tax base is often insufficient to support any locally driven initiative.

The types of home support programs one may find offered by local governments are as follows:

- visiting nursing and home care services;
- home-making services;
- meals on wheels;
- respite care;
- transportation services or reduced public transit fares for seniors;
- day care services;
- senior citizen centres;
- outreach programs;
- home help services;
- senior citizen support services centres; and
- friendly visiting.

Private-sector firms also provide support services or equipment, for a fee, to seniors. One may find such services as: emergency response systems, home care and home barber/hairdressing.

Roles of National and Public Housing Groups

Other actors contribute to the enhancement of housing for Canadians, including seniors. While each of these national organizations involved in delivering housing has a particular interest or speaks for a particular segment of the population, in one way or another each has helped to promote quality of life and quality of housing.

The groups directly concerned with housing that operate at the national level are the Canadian Home Builders' Association, the Canadian Manufactured Housing Institute, the Urban Development Institute of Canada, the Co-operative Housing Federation of Canada, the Canadian Housing and Renewal Association, and the Federation of Canadian Municipalities. Briefly, their interests are as follows:

- **Canadian Home Builders' Association (CHBA)** — As most seniors are concerned with maintaining their independence, with financial security and with continuity of lifestyle, a much wider range of choices must be provided. As the industry spokesperson for the private homebuilding industry, CHBA is investigating options that will meet seniors' varying needs. Such options include: made-to-convert housing, garden suites and retirement communities. The association also lobbies the federal government to implement measures that will increase the affordability of seniors' housing. These include: shelter allowances to seniors, tax relief measures and flexible zoning to allow homesharing and other innovative housing options.

  A concrete example of CHBA's interest in seniors' housing is the recent establishment within the organization of a seniors' housing council.

- **Canadian Manufactured Housing Institute** — As the national trade organization representing the manufactured housing industry, the Canadian Manufactured Housing Institute's primary focus is the mobile home and modular forms of housing. These types of homes have long proved attractive to seniors. Mobile homes in full-service mobile home parks offer security, maintenance, amenities, and social structure common to condominium developments, not to mention privacy and single-level living. Smaller modular homes offer the same virtues.

  CMHC's garden suite demonstration project was based entirely on mobile home and modular housing units, and it is expected that this type of housing will become increasingly popular as the seniors' population grows in numbers.

- **Urban Development Institute of Canada (UDI)** — The Institute is an independent, non-profit organization representing a variety of private-sector professionals who share a common interest in urban planning, development and redevelopment in Canada. Members include: property owners; developers; builders of industrial, commercial and residential buildings and complexes; bankers and investors; and professionals and consultants in related fields. In recent years, UDI has contributed much of value to debates centred on

housing affordability for low- and moderate-income Canadians, particularly seniors.

- **Co-operative Housing Federation of Canada (CHF)** — Co-ops are non-profit organizations owned and operated by member residents working within a board committee structure; each member has one share and one vote. Some co-ops, which provide security of tenure in a number of ways, are targeted to seniors.

  By representing the concerns of member co-ops at the federal level, CHF is in the position to advocate changes to existing national housing programs and to argue for new programs (e.g. the Federal Co-operative Housing Program, which features an innovative financing technique).

- **Canadian Housing and Renewal Association (CHRA)** — The non-profit sector, with assistance from all levels of government, is involved in delivering much of the country's social housing programs. Many of these projects integrate seniors into family developments, thereby offering seniors security, companionship, suitability of location, and affordability. The majority of Canada's public non-profit housing sector belongs to the CHRA, which advocates adequate, affordable housing for low- and moderate-income Canadians.

- **Federation of Canadian Municipalities** — As the official voice of many of Canada's local governments, the Federation of Canadian Municipalities concerns itself with a variety of issues, one of which is housing. With CMHC's financial support, the organization's Task Force on Housing is currently engaged in a tripartite regulatory reform project with the Canadian Home Builders' Association and the Canadian Housing and Renewal Association. The objective of this project is to facilitate the municipal reform of zoning regulations, thereby encouraging new forms of housing (e.g., garden suites, accessory apartments, conversions).

In addition to these housing-oriented groups, other organizations, representing seniors and other special needs groups, concerned with social and poverty issues, interested in the technological aspect of housing or dealing with the statistics of housing, are playing an increasing role in the housing and social servicing of the elderly. Such forums as the Provincial/ Territorial Seniors' Housing Conferences co-sponsored by CMHC help to facilitate dialogue between the housing industry and these special interest organizations.

III. Housing Options

In comparison to even two decades ago, the range of housing options being developed for low-, moderate- and high-income seniors has become quite extensive, thanks to a greater awareness of, and sensitivity to, the needs and requirements of this important population group. Although many of the following options are not yet available or only available in pockets of the country, they have been identified here because of their potential interest to seniors.

Options for Staying Put or Aging in Place

A variety of accommodation options are available to seniors who wish to remain in their own homes, yet improve their quality of life, security, and financial circumstances. The options are as follows:

- **Rehabilitating/Modifying the Home** — Home modifications, such as grab bars in bathrooms, lowered kitchen cabinets and counters, and provision for wheelchair accessibility, can help seniors to maintain independence.

- **Emergency Response Systems** — Such systems are currently provided by public non-profit and private agencies and give seniors a secure feeling that help will arrive in the event of an emergency.

- **Homesharing** — Sharing with other people, young or old, can provide senior homeowners with companionship and a feeling of security.

- **Accessory Apartments** — An accessory apartment (which must be approved by the municipality) is a self-contained unit that a senior can either rent himself/herself or rent out to tenants. In addition to the benefits of companionship and security, the homeowner can benefit monetarily.

- **Home Equity Conversion Plans** — These plans allow seniors to convert accumulated equity into supplementary income which, in turn, gives them the ability to remain in their homes.
- **Support Services** — As mentioned above, a range of services are available through a variety of public, private and voluntary agencies to assist seniors living at home.

Options for Living Close to Family and Friends

Several arrangements allow seniors to live in independent units while being close to, and receiving informal support from, family and friends. These are as follows:

- **Duplexes and Triplexes** — A senior single or couple can occupy one of the units while relatives or friends occupy the other.
- **Homesharing and Accessory Apartments** — The senior occupies an accessory apartment in a friend's or family member's home.
- **Bi-Family Units** — These comprise a pair of semi-detached dwellings, one a family unit and the other a small (usually one-storey) unit specially designed to meet the needs of an older person. Each has its own entrance and municipal address.
- **Garden Suites** — These are small, self-contained houses, designed for seniors, that are placed on the same lot as the home of a family member. This option requires municipal zoning approval.
- **Made-to-Convert Housing** — With minimum disruption and cost, housing can be converted by the family to incorporate an apartment when needed. The unit could be occupied by a senior, or the senior could rent such a unit and thereby generate extra income.

Options for Living with Peers

Some seniors may decide the time has come to choose a form of lifestyle that is specifically designed for seniors. Age-segregated options are as follows:

- **Sheltered Retirement Housing** — These purpose-built apartments or groups of single-storey homes are designed for independent living. They include emergency response systems and a house manager who provides informal assistance.
- **Shared Housing** — Such housing provides a family-type environment and can accommodate up to 10 seniors, who share dining, entertainment and group spaces. Private quarters range from self-contained suites to bed-sitting rooms.
- **Congregate Housing** — This is similar to shared housing but operates on a larger scale and provides more services, including meals and homemakers. Occupants have their own living quarters, including a kitchenette, and receive at least one meal a day in a communal dining room. Usually this option is owned and operated by a public or non-profit agency.
- **Abbeyfield Concept** — A live-in housekeeper attends to the daily running of the house, shopping and preparing meals.
- **Co-operative Seniors' Housing** — Co-operative housing offers security of tenure and resident control and project management. Some projects are member-financed.
- **Satellite Group Homes** — Elderly are placed with a family in a conventional home and during the day attend a day care program at a nearby facility.
- **Retirement Communities** — Targeted to the active, independent elderly population, these communities vary in size from single, small apartment buildings to full subdivisions or small towns. Dwellings may be small houses, mobile homes or apartments. A range of shopping, recreational and social facilities is provided.
- **Mobile Home Retirement Communities** — These are usually located in rural or suburban areas and, like the retirement communities, offer a variety of services and facilities. However, this option is generally more affordable.
- **Continuum of Care Retirement Communities** — These offer the complete spectrum of continuing care from independent living to nursing care. Thus, the range of services, accommodation types, and facilities is extensive.